

FRANK LESLIE'S  
NEWS STRAIGHT FROM THE  
NEWSPAPER

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OPENING OF THE COACHING SEASON.—A FASHIONABLE FOUR-IN-HAND PASSING THE VANDERBILT MANSION ON FIFTH AVENUE, NEW YORK CITY.  
DRAWN BY DAN SMITH.

FRANK LESLIE'S  
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IMPORTANT TO PHOTOGRAPHERS.

We shall be glad to receive from photographers and artists in all parts of the country photographs and sketches of persons, objects, and events of interest; and for such as may be used satisfactory compensation will be made. To save time, photographs can be sent unmounted.

WE print this week the first of Professor Totten's remarkable series of articles on the Millennium. It may be considered introductory to the four articles comprising his grand scheme of prophecy which we have outlined. The first of these will be printed next week. The subject is, "The Millennium—Why I Believe It Will Come." Various criticisms, friendly and unfriendly, have been passed upon Professor Totten's contributions. The Troy (N. Y.) *Times* thinks that they may weary the reader by repetition; but from the nature of those already submitted to us we have no fear of this result. A correspondent in Wyandot, Ill., fears that the articles will drive people crazy; but we are not among those who believe that they are calculated to antagonize common sense in any such degree. Professor Totten is a student, and particularly a Scriptural student, and we believe that his contributions will help rather than hinder the cause of religion. If their influence were obviously unwholesome we should be compelled to decline to print them. They come from a man with great natural gifts, developed by persistent study, and his high intellectual and mental grasp have been conspicuous in many of the writings which he has submitted to the public within the past few years. We ask our readers to give careful thought to his millennial series, a subject widely discussed in the past, but of late relegated to the domain of the obsolete.

THE MILLENNIUM.—AN IMPENDING CATASTROPHE.

I HAVE now several hundred newspaper clips, incident upon the latest phase of my calculations. And so far as I have been able to feel the public pulse, they indicate that it throbs responsively only to the shaft of ridicule. Well and good; this of itself is a startling "sign of the times." I do not believe that "an Apostle" or a "primitive Christian" would recognize "the faith once delivered to the saints" in its developed modern outcome.

The fact of the matter is, there can be no logical development, as such, to what Jesus Christ manifested in fulfillment of promises made in Eden. The essentials of saving faith in Christianity are constants, and admit of no addition or subtraction. They are:

- (a) The recognition of the fatality of man's inherent sin.
- (b) A belief in the unique birth and divinity of the Lord Jesus Christ as the promised Messiah; repentance, and baptism (no doubt "immersion").
- (c) In His death, burial, literal resurrection, and bodily ascension, exactly as recorded in the Gospels.
- (d) In the fullness and freeness of "grace" to all who accept of the propitiation effected by Him, and by Him only, whose untainted "blood" or "life" was absolutely "poured out," and a commemoration of this death in the Lord's Supper until He comes again.
- (e) And finally in His literal return, or Second Advent, in order to cleanse the vineyard, receive His kingdom, and give those who have previously accepted Him their promised Sabbath—"one thousand years" of rest and right rule upon earth—a millennium for weary humanity. We have had a pretty tough lesson through the past six working millenaries of history; it is not only high time for a day of rest, but the "set time" approaches.

One who accepts these tenets will "repent" *ipso facto*, and will endeavor to live a right life. The man who rejects them will inevitably perish (no matter how we define this term); because, unless a man accept a condition, he cannot legally, under any "code of law," be said to live even constructively under it. How much more must this be so, as to the Millennial state, the *sine qua non* of entrance into which is necessarily a *previous* faith in its "conditions"!

I do not intend to justify my right as a free man in a free country to concern myself with these matters; nor do I intend to apologize to "theologians" (*sic!*) because as a mere soldier I have presumed, in the interim of professional pursuits, to try and find out for myself, and at the fountain head, the real truth as to the great facts which their sophistries would make of none effect, and upon which their very silence, at any rate, would be my all-sufficient excuse to enter the premises.

Do not, however, understand, sir, that I sweep everything into this dustpan, for I recognize the able and honest work of all who are faithful in their "allegiance." I refer only to such as masquerade under clerical garb and preach *their own* philosophies rather than that of their Master. I mean to be plain, sir, and I hope this is so; for the time has come when men must take a square position upon one side or the other, and be able to give a reason for their standing.

The date I have announced is not a "prophecy," nor is it the result of a solitary groping amid unrealities, but it is a cool and staggering reiteration of a volume of similar ones, deduced from the Bible, all of whose "times" raise up their voices in concert, and with no discord. But if one "pipes" no one seems willing to

"dance," nor will they "mourn" when one "laments." Again, very good; it is all as predicted, and our own days are even as those "of Noah," already!

As my calculation of the date of the battle of Beth Horon is still unchallenged, let me clinch it by an additional astronomical spike; not that I fear its instability, but rather because I know that there are certain "so-called" scientists who stop the ears of the people by their own ignorant *ipse dixit*, and so would have the very possibility of such a calculation discredited, and its results and collateral warnings relegated to the pigeon-hole in which men are wont to stuff the idle predictions of many who certainly do speak *without authority*. My own authority is sealed with the dint of hard work, the results of which are widely known and recognized, and its *visé* is faith in the word Jehovah, which in its chronological aspect is numerically expressed in the very numerals of the coming Jewish year 5660 A.M.

Now, sir, three of the most startling astronomical events of this waning century were the aerolite showers of 1799, 1833, and 1866. There are annual returns of these "showers," but those at about thirty-three year intervals are the most startling. The period again completes itself in 1899, in which the Jewish year 5660 A.M. commences, or Jehovah's "Day," if one is wise enough to understand it! At any rate, it is permitted me to be fearless enough to raise my voice ere this Ninevah era closes, and as a witness of the absolute, to proclaim the coming "restitution of all things."

Your readers will find these several "showers" most interestingly described in Chambers's "Descriptive Astronomy" (Oxford edition), where they will also find record of the world-wide consternation they always have produced, and always will. There is something *ominous* in these "signs in the heavens," which the untaught man, and, note well, the whole animal kingdom, instinctively recognize. It is only the self-sufficient ignoramus who discourses upon the impossibility of their having any threatening aspect, even while he is looking at the specimens with which our museums are already garnished!

The exact interval of the earth's return to the centre, or axis, of this larger stellar vortex is 33 years, 35 days, 16 hours, 47 minutes, etc. I can give it, were further accuracy needed, across this page, because all of my calculations are derived from cosmic formulae; and while many of them, like the "circummetric ratio," are infinite, nevertheless they are accurate so far as one has patience to reduce them.

We are always in an aura more or less filled with these aerolites, but we seem to reach the *centre* of this particular stream thirty-five, etc., days *later* at each thirty-three-year recurrence, and the "shower of falling stars" would occur at this time were it not for the fact that they are mostly in the surface of the "whorl," and that the stream itself as a whole, and in the meanwhile, has fallen further through the plane of our orbit. Its figure of intersection therewith seems to be continually growing in diameter.

As the stream is apparently of a spiro-funnel shape, we remain in it longer each time by just the amount of our own "precession" over thirty-three exact years (*i.e.*, by 35 days, 16 hours, etc.). But it is upon this very account, by so peculiar a compensation in the exquisite celestial clock-work, that we pierce the *surface* of this downward spiral stream of *sun-food* at almost exactly thirty-three solar year intervals, or, in our own era, always upon, or *circa*, the 14th day of November. The groups of star-matter seem to be mostly on the *surface* of the spiral, and so accurately are they arranged, *i.e.*, by intervals among themselves, that the earth meets one not only at each annual passage, but a more notable one every thirty-three years; and this as regularly as a cog-wheel engages the pinion of another!

It is also noticeable that the axis of this spiral appears to pass through the constellation Leo, or the zodiacal one always heretofore assigned, as an heraldic standard, to the "Royal Tribe of Judah."

I shall not discuss the philosophy of these aerolites, or attempt to point out the important part they appear to play in the economy of the universe. It is here sufficient to call attention to the fact that the approaching contact of November 14–15, 1899 A.D. closely follows the date [1st of Nisan, 5659 A.M. (modern Jewish calendar), or 5897½ A.M. true chronology, or March 12th, 1899 A.D.] which my other calculations insist to be one of universal and ominous moment to the dwellers on the earth. My opinion is that this "shower" will play an important part in the closing scenes of the coming drama!

Now, the shower of November 14th, 1866, was the even one-hundredth since the first one "recorded" (that is, since the one mentioned in Joshua x, 11, and which was an incident of "Joshua's Long Day").

The twenty-second of these showers (*i.e.*, counting from that of Beth Horon) occurred soon after the autumnal equinox of 3383 A.M., the second year of the "three-year siege" of Samaria. It was an *ominous* "coincidence" (?), and we can trace its significant recurrence all through Hebrew history. For instance, the next or twenty-third recurrence was in 3316 A.M., the year that witnessed the assassination of Sennacherib, which led to the revolt of Media and permitted the escape of "Israel," *i.e.*, of our Saxon ancestors, into the Northern wilderness. But it is not my present purpose to follow these interesting cycles.

Let us therefore come to our special point: The battle of Beth Horon occurred at 2555½ A.M. (This will do for our immediate calculation; those who want it *exact* must refer to the published volume.)

Now, one hundred and one of these "aerolite periods" is 3342.87123– years, which, added to 2555½, brings us to the final one, yet future, to wit: that of 5898 A.M., or 1899.87– A.D. (*i.e.*, November 14–15), an ominous year, as all my other calculations demonstrate. But this particular shower is 247 days after the eventful March 12th of that year, which is its first of Nisan, though but seventy days after its September 5th, which is the civil new year of Jewish 5660 A.M. The aftermath location of this star shower is its eminent feature.

There is no judicial "astrology" in this, Mr. Editor, but rather solid astronomy, and I opine that the coming shower of "falling stars" will be a pretty serious one. The fact is, I think all the cycles will be found to have been wound up to a general "combination" at that time! But it is only from books devoted to these matters that the peculiar situation of the

civil and sacred Jewish years 5660 A.M. (which overlap each other six months and yet cover eighteen months!) can possibly be understood.

For one, I am honestly trying not only to escape this cataclysm myself, but to help my fellow-men to do likewise—that is, to induce all whom I can reach by fair and square argument to follow, not so much my own halting example, as the far nobler one of all the former "generations of the faithful." The message I am trying to preach, at least to "our race," is as simple as that proclaimed before the *first Advent*—"repentance"; nor (for the sacred "year of grace," modern Jewish, 5651 A.M., that is the now current one from April 9th, 1891 A.D., to March 29th, 1892) are the "conditions" any harder than those proclaimed by John 1863½ years ago upon the banks of the Jordan (Luke iii, 7–18). It is my opinion that *events*, after next March, will be so patent in their purport that mere "grace" as a result of "faith," *per se*, will be impossible from the very nature of the case, *i.e.*, because *conviction* more or less defined will soon thereafter begin to dawn upon men's minds, whether they will or not!

Finally, Mr. Editor, I desire by no means to be misunderstood. There is no clap-trap in my labors, and no deceit in my figures. I scorn the imputed odium connected with this mission, and as one having quite as much to be "forgiven" as any other reader of these warnings possibly can have, I claim simply that they are *right*, and urge all men to whom these presents come to come with me!—or, at least, to condemn my array of figures only after consulting honestly my own and other works upon the topic; certainly not to trust to unsigned or unauthorized "interviews" nor to pharisaical denials. Most of the editorial comments upon my temerity are to the effect that I am "burning my ships" in setting so short a time for matters of such eternal moment. Not so, sir; I am building a safe craft, and all are welcome to a passage therein. It is the harbor that is to be burned this time, *i.e.*, "burned out!" in order that it may be purified and built over to suit the new conditions of a world at peace and ruled by the "Prince of Peace." This is a consummation devoutly to be wished, and it has been the desire of all ages.



[NOTE.—Professor Totten is Professor of Tactics in the Sheffield Scientific School at Yale University.]

A CHANGE OF HEART.

THE Buffalo *Courier* and the Buffalo *Inquirer* comment on the strenuous opposition of the Hon. George William Curtis, the chancellor of the Board of Regents, of New York, to the application of the civil service rules of this State to his department. The State Board of Civil Service Commissioners has decided that the inspectors of schools and academies, to be appointed by the regents, should be appointed after competitive examinations. Mr. Curtis and his associates in the Board of Regents insist that the places should not be open to competition.

Strangely enough, Mr. Curtis defends his position precisely as the bitterest opponents of civil service reform defend themselves. He holds that the offices require qualifications in the incumbents which cannot be ascertained by any examination, and adds: "The public service might be seriously impaired in some instances by the setting aside, through an examination, of a man who should be known to be better qualified than any other man for the post. The Civil Service law is not intended to bring every office within its scope. There are offices where it is not needed and others that can be filled as well without it." This obviously means that competition cannot, in Mr. Curtis's opinion, furnish suitable persons for public offices. If so, it corroborates the allegation that the law is what all its enemies allege it to be—impracticable, and therefore a failure.

The Buffalo *Inquirer* pertinently says: "The long and the short of Mr. Curtis's contention is that while the competitive check is good and necessary so far as the general run of State offices is concerned, he and his colleagues of the regency are such superior beings that they must be regarded as unaffected by it."

The State Board of Civil Service Commissioners has unanimously offered to provide such an examination for inspectors as shall meet all the requirements and necessities of the regents, and secure precisely the sort of candidate they desire to appoint. The board has gone so far as to ask the regents to suggest an entire scheme of examination such as would make the places competitive and still assure the appointment of the most acceptable men. It is remarkable that Mr. Curtis, a leading light in the Civil Service Reform Association, and a sturdy advocate of that reform from the outset, hesitates to accept this offer.

The Buffalo *Courier* truthfully says:

"The great misfortune of Mr. Curtis's present attitude is that it classes him with those who are constantly besieging the commission to lower the standard and narrow the scope of the reform. So far as the two inspectors are concerned the question is not serious, for it may be assumed that either way respectable appointments will be made. But it is a serious matter that the State Civil Service Commission, standing out against political pressure from all directions, should have quoted against it the great authority of Mr. Curtis, the acknowledged national leader of civil service reform. His desire that the commission should waive the competitive principle in relation to the appointments in which he is interested will be made a handle by every politician who seeks to extort from the Civil Service Commission an exemption in the cases in which he is personally interested. Thus Mr. Curtis will be made the champion of the enemies of the cause with which his name has been long and honorably identified. It is a most unfortunate controversy."

FOREIGNERS OPPOSE RECIPROCITY.

REFERENCE was recently made in these columns to the fact that the greatest obstacle to the conclusion of reciprocity treaties between the United States and South American republics arose from foreign intervention. There is but a faint comprehension in this country of the extent to which the official agencies of foreign governments are applied to the advantage of their mercantile interests and the disadvantage of our own.

The *Mexican Financier*, published in the City of Mexico, com-

ments on the fact that while the United States sends to Mexico nearly \$24,000,000 worth of goods annually, or fifty-six per cent. of the imports of that country, not five per cent. of the traffic is handled by American mercantile houses. European houses, mostly German, have secured the agencies of American manufacturers, and manifest hostility toward every effort of Americans to establish business relations with Mexico.

Furthermore, it says European governments, through their legations, assist their trade, while American merchants in Mexico have no such assistance to lean upon. This is a powerful argument in favor of the policy of reciprocity so vigorously espoused by the present Administration, and it is not to be wondered at that business men, North and South, regardless of political affiliations, give reciprocity their hearty support.

Every step taken by the Government to extend the trade relations of our manufacturers and merchants in foreign lands will meet fiercest opposition from the representatives of foreign governments. The first steps may, therefore, be slow, but in the end reciprocity will surely win its way to success. We have decided advantage of nearness to the South American markets, and this advantage alone would long since have given us the trade that has been largely monopolized by foreigners, but for the fact that we were too busy trading at home to seek with diligence foreign outlets for our surplus products.

#### A REPUBLICAN MISTAKE.

THE displacement, through a legal technicality, of the Democratic Governor of Nebraska, Mr. Boyd, from the high office to which he was fairly elected, is a mistake of the gravest character. It must result in lasting injury to the Republican party in that State, and in the nation, unless the mistake is promptly and completely rectified. The result of Governor Boyd's displacement is to place the gubernatorial office in the hands of a Republican, though a Democrat was elected by a fair and honest election, and a clear and decided majority.

Whether or not the Republican party in Nebraska will be held responsible for carrying the matter of Governor Boyd's citizenship into the courts is not the question. People will simply regard his removal after he had been elected, as the result of a political conspiracy, and public opinion is intolerant of any trifling with the results of honest elections after such results have been acknowledged, declared, and accepted.

The Republican press has been outspoken in opposition to several unjust, unfair, and preposterous gerrymanders of a number of States in the East and West, to secure and perpetuate Democratic Legislatures, and to secure the control of a majority of Congressional districts for the Democratic party. Public opinion has not justified these gerrymanders, and will not sustain them when the test is made by an appeal to the voters of the respective States next fall.

The American loves nothing better than fair play and honesty in and out of politics, and the honest thing for all parties is to accept the result of every election at which the votes are fairly received and honestly counted as the end and finality of the matter.

In Nebraska the possession of the gubernatorial office by a Republican for a year or two will be of no advantage, temporary or permanent, to the party, if it involves a taint upon its honor.

We are sorry that Governor Boyd was displaced.

#### THE DECLINE OF CLEVELAND.

THE first Democratic State Convention held this year was held by the Kentucky Democracy at Louisville recently, and one of the most prominent planks in its platform favors free coinage of silver. This means that Kentucky is against Grover Cleveland's nomination in 1892.

Furthermore, at the close of the convention, a resolution endorsing Mr. Cleveland for the Presidency was offered and was quickly set aside, that a motion to adjourn might be put and carried. Thus, the first Democratic State to speak in reference to 1892 has spoken, and decisively, against Mr. Cleveland.

Ardent, enthusiastic, but ill-advised friends of Mr. Cleveland have insisted, of late, that if to Governor Hill was conceded the absolute control of the New York delegation to the next National Convention, even this would not prevent the nomination of Mr. Cleveland. The preposterous suggestion was advanced that before New York was reached on the roll-call, the solid South, aided by a few States in the North, would place Mr. Cleveland in nomination.

The first State in the ranks of the solid South to hold a convention this year is Kentucky, and it is against Mr. Cleveland's nomination—negatively but unmistakably against it. The significance of this is that the solid South no longer worships at the shrine of Cleveland. It still subordinates every sentimental feeling to the all-absorbing desire for Democratic success; and this feeling, prevalent throughout the South, will make it solid only for the Democratic candidate who offers the best prospect of winning in 1892.

The star of Grover Cleveland is declining. The new man of destiny in the Democracy is David B. Hill. With the solid delegation from New York behind him, and with New York the pivotal State, either he will be the nominee of the Democracy in 1892 or he will be its Warwick.

With such a prospect before him all talk of a third term for Governor Hill is idiotic. There is not a doubt that the Cleveland men of this State, recognizing the Governor's power, his absolute control, his domination of the party as no other man

has dominated it since the close of the war, would avenge themselves upon him without mercy or remorse if he were to accept a nomination for a third term. That would be a signal opportunity, by his defeat, to end his political career and make his nomination in 1892 an utter impossibility.

Only by some such chance could Cleveland hope to obtain the delegation from New York, and this last chance will never be given him by such an adroit, skillful, far-seeing, and calculating politician as David B. Hill.

#### A TIMELY NON-PARTISAN MOVEMENT.

THE non-partisan appeal of the Union League Club, of New York, to Congress to check the evils of reckless naturalization and undesirable immigration will receive the hearty support of good citizens everywhere. Petitions to Congress are to be sent out broadcast for signature, which request that the power of conferring citizenship should be restricted to the Federal courts; that a longer residence should be required from foreigners who desire to become citizens; that applications for naturalization should be made in the handwriting of the applicant, and that he must be able to speak, read, and write the English language.

In the address of the club the surprising statement is made that in seventeen States the right of suffrage is conferred upon aliens who have only declared their intentions to become citizens, so that "it may come to pass that unnaturalized foreigners, who may never become citizens, may determine who shall become President and Vice-President, and who shall have control of the House of Representatives."

If Congress, at the late session, had devoted more time to the consideration of this important question it might have disposed of it to the satisfaction of the people and the lasting benefit of the country.

#### THE "HERALD" AND MR. BLAINE.

CURIOSITY has been aroused by the repeated publication in the New York *Herald* of an apparent puff for two foreign-made soaps under the heading of "Our Candidate—J. G. Blaine."

While it is generally understood that this is one of the pleasant eccentricities of the proprietor of the *Herald*, and that he has taken the contract to make two English soap-makers and their products popular in the United States, the inference also exists that the *Herald* favors Mr. Blaine's candidacy, and would support him if he were nominated. We trust that this inference is justified.

If the *Herald* will definitely announce its purpose of supporting Mr. Blaine if he is a candidate, FRANK LESLIE'S ILLUSTRATED NEWSPAPER will gladly follow its example.

Is the challenge accepted?

#### TOPICS OF THE WEEK.

THE public spirit displayed by Congressman Belden in his unostentatious offer to give the city of Syracuse a fire-proof library and art building worth \$150,000, is characteristic of a few—too few—wealthy American citizens. The good example set by the generous Syracuse Congressman might well be emulated by many others in and out of public life.

THE American Government has been taunted too long with weakness and lack of courage in its foreign policy. This charge certainly cannot be made against the existing Administration. In the Behring Sea troubles, the Newfoundland fishery question, and the case of the *Iota*, the Chilean cruiser, our Government has acted with all the promptness, force, and energy of the greatest European nations. After a time the world will recognize that American citizenship means something. That time cannot come too quickly.

PROFESSOR GOLDWIN SMITH, in a recent address on "Aristocracy," in Toronto, declared that the hereditary principle in Europe was "dead at the root." This observation corresponds with that of every intelligent reader of current history. The signs of the times indicate that blood no longer tells, but that manhood is making its mark and putting republicanism at a premium the world over. With the heir-apparent of the greatest throne in Europe a broken-down spendthrift and gambler, perhaps it is well that heredity is at a discount.

THE conflicting reports in reference to the alleged assault by the police upon the Czarewitch at Kioto indicate that there was no deliberate attempt at assassination. One report, apparently authentic, asserts that the Czarewitch and Prince George were returning incognito from a place of amusement, and happened to come into conflict with the police officers. Evidently they must have resisted arrest, as the dispatch says that "the police asserted themselves too vigorously" until the identity of the princes was revealed. The princes were without escort at the time. This altogether changes the situation. It looks more like an escapade than an assassination.

PROFESSOR TOTTEN, whose articles on the Millennium in this newspaper have attracted world-wide attention, was a favored guest at a recent gathering of the Brooklyn Baptist Social Union at the Clarendon Hotel in that city. After the dinner, by special invitation, Lieutenant Totten delivered an address on "The Infinite Accuracy of Prophecy," and was heard with the profoundest attention. The New York *Tribune* says:

"Whatever of incredulity may have existed as to the value of his theories, no one who listened to him could doubt the sincerity and earnestness of the speaker. There was a total absence of any dogmatic manner. On the contrary, there was apparent a spirit of meekness and restraint which from the opening words commanded respect and sympathy, even in the presence of disbelief."

DURING the seventy-five years of the American Bible Society's existence it has received in legacies and contributions nearly \$10,000,000, and gifts of Bibles and special funds of over \$10,000,000 more. Every eighteen cents expended by the society represents a copy of the Scriptures. In the last general distribution, which was made in 1882, the society sent out 8,000,000 Bibles, printed in twenty-seven languages. Another

distribution is contemplated in which an effort will be made to give to every man, woman, and child who can read and write, an opportunity to own a copy of the Scriptures. The society has done an extraordinary work, and it has been attended with great results in the spread of gospel truths which, whether viewed from the religious or moral standpoint, can only be productive of lasting good.

THE Latin-American department of the World's Columbian Exposition desires to obtain information concerning a copy of a little quarto published in Rome in 1493, containing the important bull of Pope Alexander VI., by which he divided the New World between Portugal and Spain. Only two copies of this pamphlet are in existence, so far as can be ascertained. One is in the Royal Library at Munich, the other was sold in London at auction by Puttick & Simpson, auctioneers, on the 24th of May, 1854, and was bought by Obadiah Rich for four pounds, eight shillings, for some private library in the United States which he declined to name. It has entirely disappeared from the knowledge of bibliophiles, and no trace of it can be found. Any person having knowledge of the whereabouts of this historical treasure is requested to notify the Department of State, Washington, D. C.

THE broad-gauge, common-sense decision of Collector Erhardt, of New York, in favor of the free admission to the United States of wearing-apparel and other personal effects brought by travelers from abroad, is in accordance with the dictates of justice as well as of common sense. Collector Erhardt is in favor of a liberal interpretation of the law, so as to make it entirely proper for incoming travelers to bring with them not only what they have on, but what they need for their "personal use." It is unfortunate that the restrictions placed upon travelers at the custom houses, and particularly at New York, have been very often so severe as to provoke criticism and denunciation of the entire protective system by many who would otherwise be its friends. The seeds of free trade have been more generously and freely planted at the custom house of this city than at any other places except, perhaps, a few of our prominent universities.

MR. CLEVELAND's Secretary of the Treasury, the Hon. Charles S. Fairchild, made a new suggestion in reference to silver coinage in his address before the Young Men's Democratic Club, at Providence, R. I., recently. He believes in unlimited silver coinage; or, rather, in the unlimited purchase of silver bullion by the Secretary of the Treasury, against which purchase certificates are to be issued, so far as the business of the country seems to require it, the remainder of the silver purchased to remain in the treasury. The important feature of Mr. Fairchild's recommendation, and one which it is doubtful if the advocates of free silver will accept, provides that when \$10,000,000 of silver has accumulated in the treasury the purchase of bullion shall cease until the surplus is diminished to \$5,000,000. The scheme is exceedingly simple, and from a superficial examination we should say it had something in it worthy of study by both the advocates of restricted and free silver coinage.

In his very amusing response to a toast at the recent annual reunion of the Society of the Alumni of Bellevue Hospital in New York, Mr. J. W. Alexander, vice-president of the Equitable Life Insurance Company, and president of the Princeton Alumni Association, advised the physicians who heard him to credit unrecognizable symptoms in their patients hereafter to grip instead of malaria. He added, very truly, that the public had "caught on" to malaria, and that the doctors ought to know it. The suggestion was received with such vociferous applause that its adoption is likely to follow, and hereafter the nervous patient, who does not know what his ailment is, will, no doubt, go about with the disconcerting assurance that he is experiencing the lingering pangs of an attack, more or less severe, of the prevailing epidemic. In other words, "malaria" will cease to be the handy explanation of imaginary or real physical troubles; "grip" is henceforth to carry off the honors—or, rather, the patients.

THERE is a difference of opinion respecting the effect of the construction of Dr. Webb's new railroad through the heart of the Adirondack forest of New York. Some hold that this will do infinite and permanent harm to the forest preserves; but Dr. Webb meets them with the argument that he, himself, is the owner, by purchase, of over 100,000 acres of forest lands in the Adirondacks, and believes that the construction of the railroad, by enabling the State to market what is known as "ripe" timber, will be helpful to the State and not injurious to the forests. Dr. Webb says with truth that in foreign countries it is a rule to preserve the forests by permitting only the destruction of such trees as are "ripe," or ready for cutting, and whose removal would be advantageous. Dr. Webb has long believed in the application of a similar system to the forests in the Adirondacks, and we are inclined to think that he is justified by the results of his observation in holding this opinion. This is also the opinion of ex-Senator Warner Miller, whose commendable efforts in favor of the preservation of the Adirondack forests have been generally recognized.

NO MORE eloquent, sincere, and touching tribute to the memory of Abraham Lincoln has ever been paid than that by President Harrison during his brief sojourn at the tomb of the American Statesman. The greatness of Lincoln's heart, the broadness of his patriotism, the depth of his humanity, are attested by the reverence in which he is held at this day by the people of an undivided Union. The President said, in his magnificent eulogy:

"The life of Abraham Lincoln teaches more useful lessons than any other character in American history. Washington stands remote from us. We think of him as dignified and as reserved, but we think of Lincoln as one whose tender touch the children, the poor, all classes of our people felt as their friend. So the love of our people is drawn to him because he had such a great heart, such a human heart. The asperities and hardships of his early life did not dull, but broadened and enlivened his sympathies. That sense of justice, that love of human liberty which dominated all his life, is another characteristic that our people will always love. You have here in keeping a most precious trust. Toward this spot the feet of the reverent patriots of the years to come will bend their way. As the story of Lincoln's life is read his virtues will mould and inspire many lives. I have studied it and been filled with wonder and admiration."

## MISS ETHEL INGALLS.

**M**ISS ETHEL INGALLS, whose portrait appears on this page, is the oldest daughter of ex-Senator Ingalls, and is well known in journalistic circles as a brilliant and versatile writer. The home of the Ingalls family is in Atchison, but much of the past few years has been spent in Washington, and Miss Ingalls's education was finished at the convent of Georgetown. Physically, Ethel Ingalls resembles her father, but she possesses the sweetness of manner that characterizes her mother. Mrs. Ingalls is a charming conversationalist, and her eldest daughter is very like her in this particular. She is, at all events, as popular in society as in purely literary circles.

## THE PRESIDENT'S TOUR.

**T**HE tour of President Harrison came to an end on the afternoon of May 15th, when he reached Washington, having traveled altogether a distance of ten thousand miles, without accident or mishap of any kind, and without one minute's variation from the prearranged schedule. During his tour the President made one hundred and thirty-nine speeches, the tone and quality of which have elicited almost universal praise. It is doubtful if there can be found, in the whole record of public utterances, an equal number of consecutive speeches so felicitous, so sensible, and so predominantly marked by kindness and genuine good feeling. Whether short or long, his addresses in every case appealed to the higher thought and intelligence of his audience. There was not in a single one the slightest trace of demagogism, and there is no doubt that he impressed himself upon the people at large as honestly desirous of discharging the high functions of his office with sole reference to the public welfare and along the lines of unselfish patriotism.

Among his notable speeches those at Galveston, Tex., Portland, Ore., Springfield, Ill., and Indianapolis, were conspicuous, that delivered at his Indianapolis home being especially tender and appropriate. Before the separation of the Presidential party General Harrison returned his thanks individually to all the persons connected with the special train, from the conductor to the porters, and in addition to his words of kindly acknowledgment gave to each employé a substantial token of his appreciation. We give several additional illustrations of incidents of the tour, including one of Mrs. Harrison planting a tree at Menlo Park, the country seat of United States Senator Stanford, where the party spent several hours, and were very handsomely entertained.



VERMONT.—THE LATE REV. J. D. WICKHAM, D.D.,  
FOR MANY YEARS THE OLDEST ALUMNUS OF YALE COLLEGE.

A VETERAN YALE  
ALUMNUS.

**T**HE Rev. Dr. Joseph Dresser Wickham, S.T.D., who died in Manchester, Vt., a few days since, had been for several years the oldest alumnus of Yale College. At the time of his decease he was in the ninety-fifth year of his age. Among his classmates in college, from



NOTABLE KANSAS WOMEN.—MISS ETHEL INGALLS.

which he was graduated in 1815, were John M. Clayton of Delaware, who became afterward Secretary of State, and Trumann Smith, a United States Senator from Connecticut. Mr. Wickham remained for some time at Yale as a tutor, and afterward entered the ministry, serving as pastor to a number of Congregational churches in New England. Owing to a failure of health, in 1830 he took charge of what was then the most prominent school in New York, and from that time on his life was devoted entirely to educational and literary pursuits. His later years were marked by comparative leisure, save as he applied himself to the promotion of movements looking to higher education and contributed to the religious and secular press.



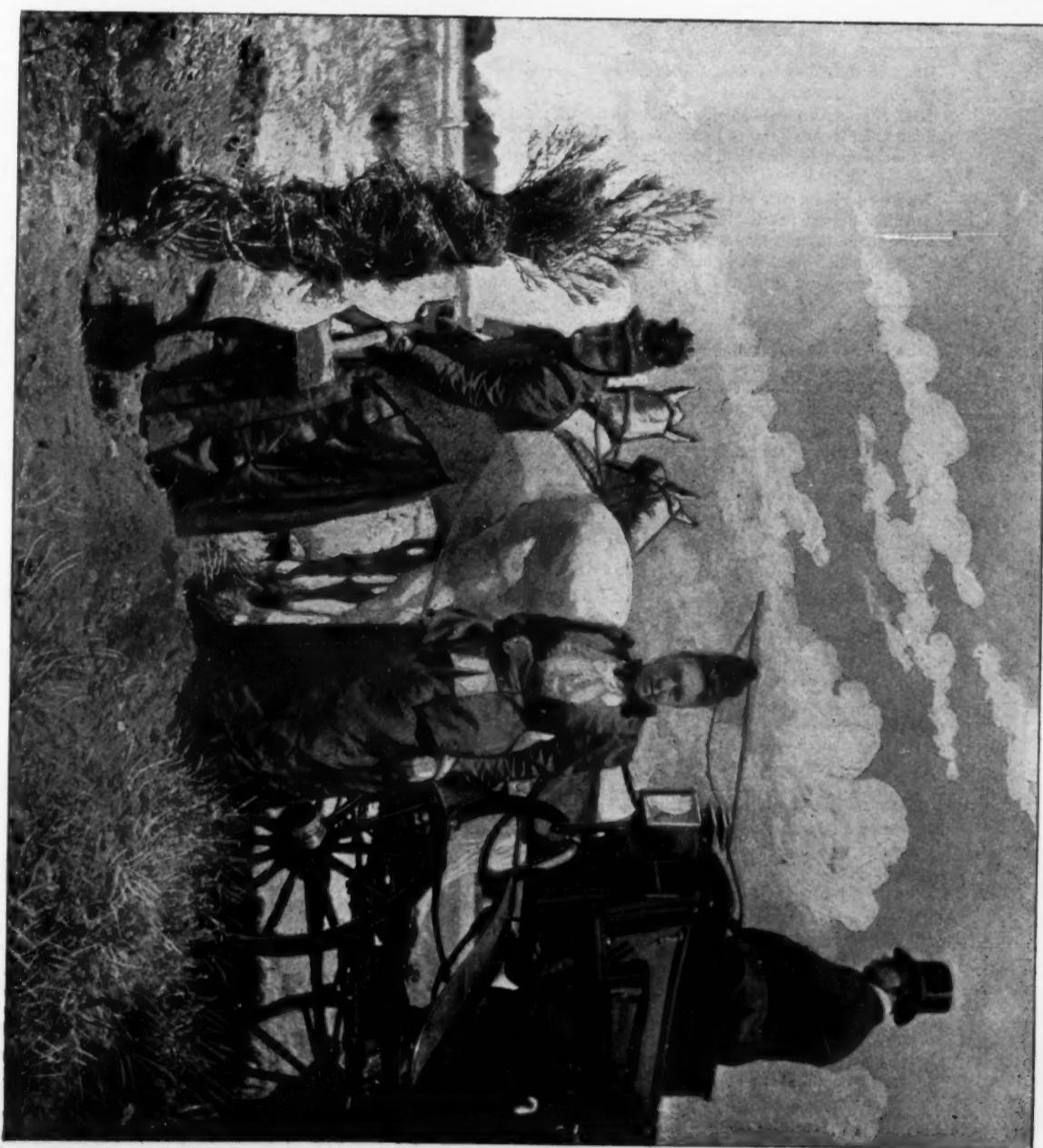
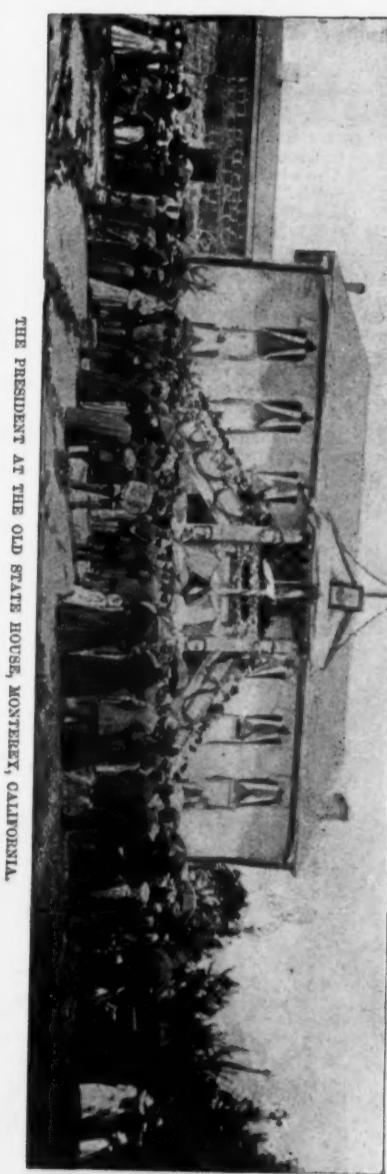
NEW YORK CITY.—REVIEW OF THE CENTRAL PARK POLICEMEN BY MAYOR GRANT, MAY 14TH.  
FROM A PHOTO.



THE PRESIDENT SPEAKING FROM A BIG TREE-STUMP AT TULARE, CALIFORNIA.



MEXICAN GIRLS AT YSLETA, TEXAS.

MRS. HARRISON, WITH MRS. LELAND STANFORD, PLANTING A TREE AT MENLO PARK.  
THE RECENT TOUR OF PRESIDENT HARRISON TO THE PACIFIC COAST.  
FROM PHOTOS BY GEORGE E. BURR.

THE PRESIDENT AT THE OLD STATE HOUSE, MONTEREY, CALIFORNIA.

[MAY 30, 1891.]

## A-FIGHTIN' WITH COLE.

**T**HAT hoss! Why, yes, he's the knowin'est mind; He knows Decoration an' Fourth of July; An' we've never the bugles, or things of that kind, Comes 'round, both his head an' his tail git up high, An' he goes cavortin' in a way that'll win ye; He knows the music. Why, Lord bless your soul! We was together down there in Virginia; Down in the valley a-fightin' with Cole.

Ain't worth nothin'! No; he's too old for the plow, Or the carriage, or such like. Just do for the boys, The young ones, to climb on. That's all that he now amounts to, 'cept prancin' around at the noise Of music an' guns. Would I sell him? Why, no; No man's thousand dollars will ever come nigh him. While I've got a spot where that old hoss kin go, No fellow has got enough money to buy him.



"NO FELLOW HAS GOT ENOUGH MONEY TO BUY HIM."

Never heerd tell of Cole's fightin' battalion, Maryland cavalry? Well, now, I declare! We went in together, me an' that stallion, Right from the farm—lively young pair. All through the Rebellion together we scouted, At Winchester, Leesburg, London, a whole Grist of fights, where sometimes we won—or was routed—Down in the valley a-fightin' with Cole.

We both belonged to blue-blood a'stoc'acy, An' inclined to be wild, then, was Lion an' me, So we skinned from our home here on the Monocacy, An' went in to fight for the flag of the free. Excitement! We got enough. Many's the close call We had. Why, the thought even now takes my breath. Me an' that hoss, we went plumb through it all An' come out all right from that cyclone of death.

The swish an' the swash an' the jinglin' of spurs, The clang of the sabre, the carbine's dull rattle; The rush an' the crush when the fierce charge occurs; The mad, wild excitement of bloodshed an' batte; The scout an' the bivouac, the long raid:—what's in ye Shows up when alone on a midnight patrol; An' they showed they was men that was down in Virginia; Down in the valley a-fightin' with Cole.

Once, worn out, we stopped by the roadside a-sportin' An' I went to sleep. I woke with a cry; That hoss was a-lickin' my face an' a-snortin'; The boys had rode on an' the rebels was nigh. I jumped in the saddle, an' he was so glib he Dashed off 'fore I fairly got fixed in my seat; He knowned that for me it were leg it or Libby, An' he knewed how to dust w'en we had to retreat.

Yes, we was together a-scootin' an' scoutin'; Sometimes we was comin', sometimes we was goin'; One day it was Moseby's men doin' the routin'; Another to us their heels they was showin'; Dashin' an' fightin', you bet we was, down there. Me an' old Lion went in heart and soul, Ripe for the chase, charge, or scrimmage we foun' there, Down in the valley a-fightin' with Cole.

One day up at Winchester we got surrounded; The Johnnies was thick an' they charged like a storm; Minie-balls whistled an' big hoss-guns pounded— We had to hustle; you bet it was warm. Three comes right at us, w'en Lion, he wheels, Gits on his hind legs an' paws, then comes down; One I shot, while he let fly with his heels, Then we scooted off out of Winchester town.



"THEY WE SCOOED OFF OUT OF WINCHESTER TOWNS."

There is the mark of the bullet that caught him Right on the flank as we galloped away. The rebels tried to down him, but they never brought him, For we wasn't born to be killed by the gray. Why, stranger, for truth, I have nothin' agin ye, But you can't git that hoss to save your good soul. Why, we was together down there in Virginia; Down in the valley a-fightin' with Cole!

HARRY J. SHELLMAN.

## MR. JACK CONNYNGHAM.

A COMEDY OF ERRORS.

BY CAROLINE S. VALENTINE.



R. JACK CONNYNGHAM, aged forty-five, and his nephew, Jack Connyngham, twenty years younger, lived in Washington City.

They belonged to the same club, and, in spite of the difference in their ages, went in the same set. How it came to pass that the elder man was not called "Old Connyngham" and the other "Young Connyngham" is not known.

But it was a singular fact that the uncle retained the prefix "mister" that had been attached to his name for so many years, even after the nephew had grown to man's estate and might also lay claim to it. He was simply called Jack Connyngham.

This rule was generally adhered to. Had there been no exceptions to it we would have no story to tell.

Angela Morningstar was a beautiful girl. Bright and accomplished, the only child of indulgent parents, she was much sought after.

Jack Connyngham was foremost in her train of admirers; but although Angela was kinder to him than to any of the others, he yet lacked courage to risk a possible rejection.

He felt ashamed of his indecision, and at last resolved to know his fate at the earliest opportunity. Two days after this determination the British Minister and his family gave their annual ball.

Jack attended, hoping to find his divinity there and be able to tell his love in the dreamy mazes of the waltz or in some propitious nook in conservatory or *tête-à-tête* room.

It was rather late when he entered the long ball-room and looked anxiously around for Miss Morningstar.

He discovered her quite at the end of the room, conversing animatedly with his Uncle Jack. He started leisurely toward them, but the crowd was large, and it was several minutes before he could reach the corner they were ensconced in.

In the meantime Mr. Jack Connyngham and Miss Morningstar were talking.

"The decorations are extremely lovely to-night," the lady said, glancing, as she spoke, at a mass of gorgeous blossoms near her. "Those roses are simply superb."

"But see those orchids, Miss Angela; did you ever see beauty more fully embodied in a flower?"

Miss Morningstar was silent for a moment, then, evidently yielding to an impulse, turned to her companion and said:

"I'm ashamed to confess it, Mr. Connyngham, but I actually do not care for them."

Mr. Connyngham was shocked. He had an unbounded admiration for orchids, and thought every one else should see their beauties. Desiring to make this charming girl a convert to his views, he leaned toward her in his zeal.

"Why, my dear Miss Angela, do you know I positively adore—"

"Beg pardon, Miss Morningstar, but this is our waltz," interrupted a distinguished *attaché* of the legation, and Angela, with a graceful adieu, glided away from him, and Mr. Connyngham lost his opportunity of telling her why he adored—orchids.

Jack reached his uncle's side just as the young couple disappeared. He stood around, furious at himself for missing his chance, until the evolutions of the dance brought Angela almost to his side as the last strains of the music were dying away.

Going up to her he offered his arm and led her to the conservatory. There, amid the sweet odors of the flowers and the silvery tinkle of the fountains, Jack fondly imagined his tale of love could be easily told.

Not so! The glowing words of the speech he had so carefully composed forsook his tongue. He sat by Angela's side for some moments, talking of indifferent things, trying in vain to recall them. At last, in despair, he spoke:

"Miss Angela, you know I adore you. Can't you love me a little, and—marry me, Angela?"

"I've found you at last, after a fearful hunt, Miss Morningstar," broke in a joyous voice, and the tall form of one of Jack's friends loomed up before them.

Until now Jack had counted Frederick Trewayne a prince of good fellows. "Confound the man!" he muttered beneath his breath, then turned to Angela, who, though inwardly annoyed, had managed to put on a smiling face.

As she rose Jack rose too, determined to say something more.

"Ah, Miss Angela, that little matter we were discussing, you know. Would you kindly drop me a note at the club in the morning, telling me what you will do?"

Angela was almost convulsed with mirth at Jack's confused manner, but she loved him, and intended to make him happy. Repressing her mirth, she promised to send the note, and passed out of the conservatory with Frederick Trewayne, leaving Jack to cast maledictions on that "confounded idiot!"

Miss Morningstar's chaperone was taken ill and they left the ball early. Jack heard the unwelcome news while searching for her in hopes of continuing their interesting conversation.

He had to content himself with the thought of her note in the morning.

It was late that night when he fell asleep; as a consequence, he did not waken until quite late the next day. His first waking thought was of Angela's letter awaiting him at the club.

Dressing hastily, he rushed off to procure it. It was now noon. The winter sun was shining brightly, the skies were blue, and Jack's heart felt happy and light as he hurried into the club-house.

"My mail, please, Billings," he said, going up to the old servitor.

"Nothing for you this morning, sir," said the old fellow, with a shake of his head.

"What! Nothing? Are you positive, Billings?"

Yes, Billings was quite positive.

Jack sank into a chair in a dark corner of the room and tried to think. Suddenly the thought flashed over him that Angela's silence meant a refusal. She intended to refuse him, after all, and could not bring herself to write the unkind words. He had been deceived. She did not love him.

Then came a wild desire to get away—away from his thoughts, from all that might remind him of her. Acting on a hasty impulse, he sat down and scribbled a note to his uncle.

"Gone to New York. Wire me at the Fifth Avenue if wanted.

Then, calling a cab, he drove to the station just in time to catch the New York train. Thirty minutes later, when his uncle arrived at the club and found his message he almost tore his hair in desperation.

Jack's train was not wrecked, as he in his wretched state of mind almost hoped it might be. He reached New York safely, and, worn out by his emotions, went to bed and slept a dreamless sleep.

When he awoke there was a telegram awaiting him. It was characteristic of Mr. Jack Connyngham that the message contained only three words: "Come home instantly."

This was something new to think of. The telegram gave vast scope for imagination.

Jack was able to catch the early morning train, and reached Washington a few hours later. He was met by his uncle who drove him to the club, saying that they could talk while they lunched.

After freshening himself up Jack sat down and waited impatiently. He felt instinctively that Angela was concerned in the matter.

The elder gentleman seemed to have a hesitancy about beginning. Finally he spoke abruptly.

"Five thousand dollars is a neat little sum, isn't it, Jack? It shall be yours, my boy, if"—dropping his voice to a confidential whisper—"if you will take a charming girl off of my hands."

Jack stared in amazement, unable to speak.

"She's everything that's sweet and good, lovely, and every way desirable," he continued in nervous haste. "But you know, Jack, I would not marry for all the gold in the world."

Spite of his wretched feelings, Jack burst into a fit of uncontrollable laughter. His uncle looked the very picture of woeful anxiety as he told his story.

He waited until Jack had subdued his ill-timed mirth, then continued:

"You see, Jack, at the ball Tuesday night I was talking with Miss—well, we won't mention names yet—and we spoke of orchids; she said she didn't care for them at all. You know my weakness for the orchid. I wanted to make a convert of her. I leaned over, alas! I fear too devotedly, and said: 'My dear Miss —, I positively *adore*—' and before I could finish and say what I adored an idiotic *attaché* came up and took her away. Don't laugh, old fellow; it's turned out pretty serious business. Yesterday morning I received a note from her saying she accepted my interrupted offer, had loved me a long while, and called me 'dear Jack!' Do you understand? She thought I meant I adored *her* instead of orchids. Angela Morningstar has always been a great favorite of mine, but she is too progressive; possesses too much imagination."

At Angela's name Jack started, and a light began to dawn upon him.

"Let me see the letter, uncle," he said, and it was handed to him. Scanning it eagerly Jack saw with joy that it was his longed-for letter. A mischievous fate had tossed it into his uncle's unwilling hands.

With subdued emotion he read the sweet words Angela had penned for his eyes alone. His heart bounded with joy, but he repressed his feelings and put the letter absent-mindedly into his own pocket. Then turning to his distressed relative he said: "I'll do my best, Uncle Jack, to help you out. To-day's sun shall not set before I offer myself to Miss Morningstar and endeavor—to take her off of your hands!"

"Remember the five thousand," called the elder man, as a further incentive, as his nephew stepped out of the door and walked with a firm, rapid step in the direction of the Morningstar residence.

Miss Morningstar entered the reception-room in a dignified and stately manner. Jack rose eagerly to greet her. Giving a distant inclination of her lovely head, she ignored his extended hand.

"Angela," cried Jack in tones of deepest reproach, "what does this mean? Why do you meet me in this manner?"

"It means," said Angela, coolly, but giving signs of repressed emotion, "that I accepted your offer, and gave you permission to come last evening and talk it over. I waited, but you did not come. This evening you put in a tardy appearance. Have you anything further to say to me, Mr. Jack Connyngham?"

At her last words Jack actually laughed. Miss Morningstar drew herself up to her full height and started to leave the room.

In a moment Jack was on his knees before her explaining.

"You see, darling, Uncle Jack is 'Mr. Jack Connyngham' to everybody; I'm only Jack." Then as rapidly as possible he told the history of his disappointment and despair when the letter failed to come; of his hasty trip to New York and of his recall, to find his precious letter had been given to his uncle. Before he was through Angela's coolness had quite thawed and Jack was in possession of her hands.

"So you are 'only Jack,' are you?" she asked. "Ah, well, it's 'only Jack' I want, you know. But in spite of your uncle I shall be Mrs. Jack Connyngham, after all," she said with a willful toss of her pretty head.

When Jack returned to the club his uncle was still there.

He came up to him, and his eyes asked the question his lips dared not ask.

"Oh, it's all right, uncle," announced Jack, joyously. "I have Miss Morningstar's promise that she will be my wife."

"God bless you, Jack! You are a noble, self-sacrificing gentleman," cried Mr. Connyngham, as he dropped into a chair with a sigh of relief. Drawing out his check-book he began to write the promised check. There was an air of elation and light-heartedness about him that Jack had never seen before.

When the pen was dipped in the ink Jack spoke.

"I guess you'd better not write that check, uncle. The fact is it's due Angela that I tell you that letter was never intended for you. I was proposing to her that night at the ball, when we were interrupted. She promised to send me her answer at the club. Old Billings gave the letter to you. You didn't want it, but I was wild when I thought she had not written. Now, uncle, I absolve you from your promise."

It took several moments for Mr. Jack Connyngham to recover from his astonishment. Then he took up the pen he had dropped and wrote the check, as he had intended.

"It will help build the new home, dear boy," he said, handing it to Jack. "Take it with my blessing. I should have had more sense than to suppose such a beautiful young girl as your Angela would look at an ugly old fellow like myself, when a charming young man like yourself was at her feet."

Jack and Angela were happy.

Mr. Jack Connyngham, confirmed old bachelor as he was, was happy too. He had learned a valuable lesson.

It was, never to say anything to a maiden, young or old, that could possibly be construed into a proposal of marriage.

#### LIFE INSURANCE.—INQUIRIES.

A READER of this paper residing at York, Pa., and who tells me that he is an orthodox Lutheran clergyman, should cultivate the virtue of charity. He writes as if he were speaking from the pulpit. I will give a part of his letter for the amusement of my readers. He says:

"Must it not be admitted, Mr. Hermit, by all persons who will not harden their hearts and close their eyes to plain facts, that the stipulation of a definite, fair, and equitable cash surrender value in case of emergency is what life insurance has generally lacked, and the want of it has disgusted the public with the business, even as conducted by the most solvent and economical companies? Now, then, if this be recognized as a fact, must it not be admitted that it certainly is one of the grandest steps forward in the history of life insurance, as well as in fair and honest dealing with the policy-holder, when the State of Massachusetts, by that noble act of 1887, stipulates and fixes a definite and equitable cash and paid-up value upon all policies issued by its companies after two full annual premiums have been paid thereon, which protects the policy-holder in every possible emergency? Surely said act of life insurance legislation is the crowning triumph and most consummate flower of the science of life insurance. While the people are perishing for want of knowledge on the subject of life insurance, why not let the bright light of the insurance sun of righteousness in the insurance world, as it shines forth clearly and brightly in the fine old-line Massachusetts companies, the Massachusetts Mutual Life, the New England, and other companies of that State, send forth its blessed rays even beyond her boundaries, to enlighten the people and bring them out of Babylonian captivity, so that they may also see the goodness of the Lord who will graciously protect them from falling among the thieves of some New York companies."

My correspondent, I am sorry to say, does not know what he is writing about. Under the Massachusetts law, Massachusetts companies give a cash return for lapsed or surrendered policies. Under the New York law, our companies give a paid-up policy to the amount that the cash would pay for. The great conservative companies say that they cannot fix the price and definite surrender value of a policy, because if they did, in times of financial panic they would be overwhelmed by the withdrawal of funds by panic-stricken policy-holders, and the result would be that the company would have nothing left but a stock of policies on impaired lives. This would be an unpleasant predicament for policy-holders who preferred to retain their insurance, and would be an unpleasant predicament for the companies themselves.

Not only the insurance companies of Massachusetts, but many of the insured, prefer the New York to the Massachusetts law, and it is certain that figures show that the New York plan is far more popular in the State of Massachusetts than the plan under which the companies of the latter State conduct their business. It may startle my correspondent to know that the Massachusetts business in 1889 of the three great companies of this city was larger than the aggregate business in the State of Massachusetts of all the companies of that State.

The three great New York companies, the Mutual, New York Life, and Equitable, had outstanding in Massachusetts in 1889, 20,854 policies, as against 20,315 issued in the State by its own companies. The New York companies had \$70,000,000 of insurance in Massachusetts, against \$53,000,000 by all the Massachusetts companies. Furthermore, in 1889 policies issued by the Massachusetts companies in their own State numbered 3,023, covering \$7,530,000 insurance, while the three New York companies in Massachusetts had 4,000 policies, covering nearly \$14,000,000 of insurance. Does any rational man believe, if the Massachusetts companies were the stronger and the Massachusetts law the better, that the New York companies could step in and take the cream of the business?

The New England Life Company, mentioned by my correspondent in his laudatory letter, is itself opposed to the Massachusetts law, if I can trust the statement its president made in a letter written to the Insurance Commissioner of Massachusetts in 1887. In this letter the president of the New England Life said:

"Massachusetts life insurance companies are placed at a great disadvantage in comparison with the companies of other States: they are required by law to pay a cash value for policies at the demand of the policy-holder, to the full amount of the reserve, including only an adequate surrender charge, which in many cases does not at all represent the expense of obtaining a new member. It may be said with truth that the Massachusetts companies are living to-day on their old investments, and when these bonds are paid off, and the money has to be re-invested, no company can pay the present cash surrender values and exist without greater danger. The officers of the New England Mutual Life Insurance Company have given this question careful consideration for several years, and have come to the opinion that unless the surrender charge is very much increased, so as to make it greatly to the advantage of the policy-holder not to surrender his policy, the only safety will be to herself keep a reserve on all new business calculated on a three or a three-and-one-half per cent. basis. This will require the keeping of a much larger reserve and enable the companies to invest in securities at the present rate of interest."

"W. L. S." writes from Washington, Iowa:

"Your articles on life insurance are very fine and just to the point. Will you kindly answer a few questions for me? Has the Northwestern any estimate book, and does it authorize its agents to give esti-

mates, and are they in reason, or do they compare with the three New York companies, and are their dividends any larger than the New York companies; if higher, why is this? Do the Charter Oak policies have any value at present? What company writes the best form of policies, and does at present, and what is the new policy gotten out by the New York Life in the past six months?"

As I understand it, the officers of the Northwestern Company do not print any estimate-book. I do not think they authorize any such publication, though I am told that a board of its agents has gotten one up. Take no agent's word for anything. Even his signature does not count. Nothing governs a policy but the signatures of its officers. Bear this fact in mind always. As to the dividends, I do not think there is much difference between those of the New York companies and those of the Northwestern. Each claims the largest. As to the value of the Charter Oak policies, I would advise my correspondent to communicate with the receivers of that company, or else with the Connecticut Superintendent of Insurance at Hartford.

The best forms of policies, in my judgment, are written by the great New York companies like the Mutual Life, the Equitable, the New York Life, or the Home Life. I am not aware that any new policy has been written by the New York Life within the past six months. If it has, will my correspondent explain its character?

"Enquirer" writes from Detroit, Mich., inclosing a circular sent to him as a policy-holder of the Western Union Mutual Life Society of that city, notifying him that that company has consolidated with the Massachusetts Benefit Association of Boston. "Enquirer" says: "I have been a policy-holder in this company for over nine years, and it looks to me as if this was a case of 'sell out for a consideration before we bust.' May I trouble you to give an opinion regarding the standing of the Massachusetts Benefit Association of Boston, so that myself and friends may be guided thereby regarding the policy of continuing with them or pocketing our loss, as many other 'poor devils' have done who have had anything to do with weak mutual benefit associations."

"Enquirer," no doubt, will be glad to know that the Massachusetts Benefit, after an examination by the Insurance Superintendent of New York, has been re-admitted to business in this State, and that the Insurance Superintendent of Massachusetts certified to the New York department that the Massachusetts Benefit was in good condition. The last report of the company showed that it was prosperous.

#### The Hermit.

#### IN FASHION'S GLASS.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied; or she will make purchases for them when their wishes are clearly specified.]

If it is true that "clothes make the man," it is beyond question that the "bonnet" makes the woman. For, so long as a woman's hat or bonnet be up to date, she can wear an indifferent new gown and still be able to pass muster as stylish; but once let her neglect this, and the most elegant confections of Worth himself cannot save her from criticism.

Some of the latest imported hats are veritable gardens in miniature, and the prevailing idea is evidently not to trim a hat with flowers, but to cover it with as many different specimens as can possibly be attached to it. These can scarcely be described as becoming headgear, but, like some "impressionist" pictures, they are more startling than artistic.

One of the prettiest hats of the season, designed to wear with a gray dress, is made of gray chip in a flat sailor shape, turned up at the back. Around the low crown is a band of dull violet and olive-green velvet, while upright loops of the same are arranged at the back. The trimming is caught here and there by four long pins, with single enameled violets for the heads. A great deal of green is used in combination with flowers, to correspond with their foliage. Veils are prepared to accompany each hat, and to perfectly harmonize with it, as a black veil must never be worn with a brown hat.

Elaborate simplicity is the order of the day with the tailor-made costume, wherein the most fashionably severe of outlines are allied to a tasteful extravagance of detail. For example, a gown recently turned out from one of our leading ladies' tailor's is made of a soft, hairy vigogne in a pale shade of pavement gray. The narrow vest, which develops into a point at the waist, is of a mulberry-hued velvet, outlined with a narrow gimp of the same tint, liberally interwoven with gold thread. The long basque is cut up on the hip into a wide, rounded tub, and the back has pleated tails. The skirt is quite plain, without trimming, being entirely on the bias, according to the latest and most approved method, and sets to absolute perfection. The hat to go with this is of open shape with a brim of Tuscan straw, while the crown is a soft mass of bows and feathers, shading from mulberry color to palest pink, in exquisite harmony with the gown.

A novel jacket is made of golden brown cloth, with a tight-fitting vest of light biscuit-colored cloth, which buttons down the centre. The jacket falls in a jabot-like effect down each front, is faced with the light cloth and edged with brown gimp. With this is worn a low English turban of brown straw trimmed with

a brown aigrette, and brown ribbon brocaded in gold tinsel, placed in bows on the crown, which terminate at one side in an end slipped through the brim to rest in a knot upon the hair.

The "Ravenswood" costume illustrated is becoming to tall, slender figures, and is made of bengaline with trimmings of jet. The fashionable deep-tucked bodice, also illustrated, is suitable for any material one may wish to employ. It is fitted in the usual manner, and the tabs are edged with fancy braid. A pocket may be inserted on the left breast, useful either for handkerchief or watch.

Many of the new dresses prepared for summer are quaintly reminiscent of our grandmothers' days. One particularly so is a dainty gown of white chiffon sprigged with lilac and having a fichu of filmy white lace. Another, a light-gray silk spotted with pale yellow, is bordered with beaded passementerie to match. A pale, watery-blue foulard figured in red is trimmed with deep frills of black spotted net edged with rows of red ribbon.

Stylish coats of the Louis' periods will be made of figured brocades and bengalines on both black and colored grounds, and worn over skirts of white or black lace or grenadine for dressy occasions during the summer.

White undressed kid gloves are in vogue, and so are large black marabout fans. Yellow kid laced shoes have high heels and are being worn in Paris with street gowns.

*Ella Starr*

#### AMUSEMENTS IN NEW YORK.

FUNNY Stuart Robson, in that most absurd and delightful comedy, "The Henrietta," is still the winning card at the Union Square Theatre. Who has not seen him, and who will not recognize the Lamb in the picture I print herewith?

The summer season is at hand, and the garden on the Casino roof is open to visitors. "Apollo," with Lillian Russell as its finished attraction, with lots of melody and a magnificent aggregation of beauty, is scoring a great success at the Casino.

Edward Harrigan's luck has returned to him, if he ever lost it. His comfortable new theatre still draws crowds nightly, and the attraction continues to be "Reilly and the 400." My old friend, Mart. W. Hanley, Mr. Harrigan's manager, smiles with delight at this triumph of a company with the success of which he has had much to do.

That lively and popular comic opera, "Ship Ahoy!" which was originally billed for the Union Square Theatre, comes back to us on the stage of the Standard amid a "blaze of glory," as pyrotechnical writers might say. Lottie Gilman, Marion Giroux, and a number of other popular and pretty girls are in the cast, and the noble commodore's part is taken by E. M. Favor most acceptably.

I do not know whether "Mr. Wilkinson's Widows," at Proctor's Twenty-third Street Theatre, will outlast the "Old Homestead" with its four years' run, but it is certainly one of the most attractive comedies that New York has ever seen. The two lively and lovely young women, Mrs. Dion Boucicault and Miss Henrietta Crozman, who take the parts of the widows, do so most charmingly, and Miss Maude White, an old favorite of mine, in a part that is altogether too small for her, adds much to the fun that bubbles from the beginning to the end of the play.

Manager Palmer has acquired full ownership of the lease of the Madison Square Theatre, but has very wisely concluded to devote himself to Palmer's Theatre more completely, and to leave the snug Madison Square property in the management of Hoyt and Thomas upon a business basis that promises good results to both parties. I look forward to a very successful season at the Madison Square Theatre, with such an excellent playwright as Charles H. Hoyt and such a first-class business man as Charles W. Thomas at the head of the establishment. But they will be obliged to give the best and keep it up if they are to equal Mr. Palmer's management. They can hardly hope to surpass it.

That conscientious and studious actor, Richard Mansfield, has at last presented the concrete result of his own dramatic skill as a writer and an actor, "Don Juan," at the Garden Theatre. There was much curiosity as to the outcome, but curiosity seems to be satisfied, and Mr. Mansfield has scored a success. His acting is finished and perfect, the costumes picturesque, and the support excellent. Miss Beatrice Cameron, a young lady whose career I have watched from the time when, as a child, she used to recite on the stage of the high school in Troy, N. Y., and who very early gave evidence of the rare ability she has since shown as an actress, lends not a little to the success of "Don Juan." The play is, no doubt, now well started on a long and successful career, and I advise those of my readers who enjoy good acting, and go to the theatre to see it and not buffoonery and minstrelsy, to pay a visit to the Garden Theatre.

THE STROLLER.



HAT OF TUSCAN STRAW.



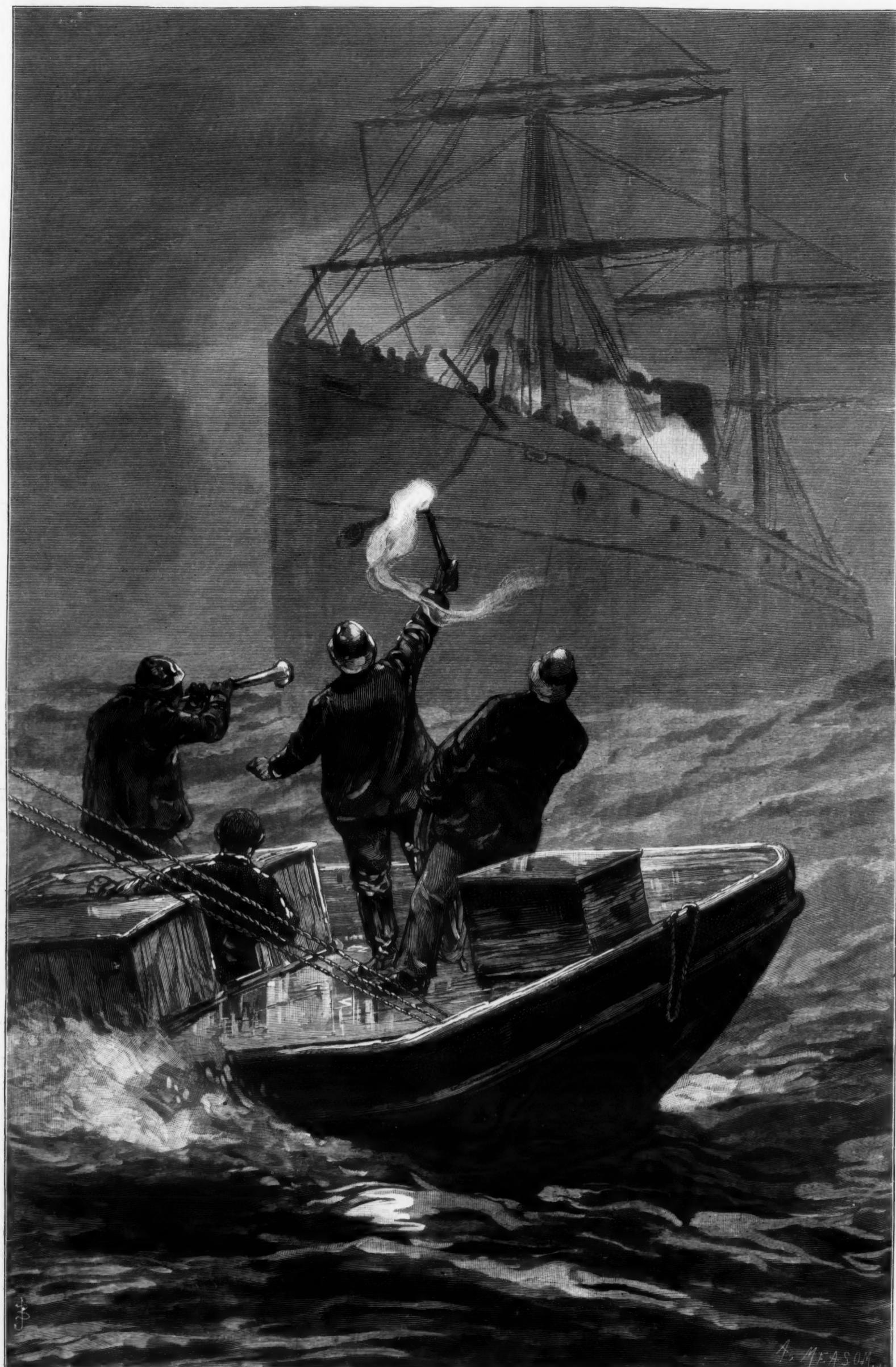
FASHIONABLE BODICE.



STUART ROBSON AS "BERTIE THE LAMB" IN "THE HENRIETTA."

I do not know whether "Mr. Wilkinson's Widows," at Proctor's Twenty-third Street Theatre, will outlast the "Old Homestead" with its four years' run, but it is certainly one of the most attractive comedies that New York has ever seen. The two lively and lovely young women, Mrs. Dion Boucicault and Miss Henrietta Crozman, who take the parts of the widows, do so most charmingly, and Miss Maude White, an old favorite of mine, in a part that is altogether too small for her, adds much to the fun that bubbles from the beginning to the end of the play.

THE STROLLER.



DANGERS OF NAVIGATION DURING A FOG.—ALMOST A COLLISION: A SCENE OFF THE BANKS OF NEWFOUNDLAND.  
DRAWN BY J. BECKER.



Fording the Alsek River.



Indian houses at Klockwan, the largest Chilkat village.



Sacred to the memory of an Indian medicine-man.

THE EXPLORATION OF ALASKA BY THE "FRANK LESLIE'S ILLUSTRATED NEWSPAPER" EXPEDITION.—THE EXPLORERS AND THEIR CARRIERS IN THE ALSEK RIVER REGION.—FROM SKETCHES BY E. H. WELLS.

## LAWN TENNIS IN AMERICA.

TENNIS is not as exclusive a pastime as it was during the first few years of its existence in this country. It has been claimed by some people that the game of tennis, by gaining in popularity among "the people," will lose its hold on the social world, but there is great doubt if it will ever lose its well-earned popularity among us. It is a pastime that has absolutely no vulgar features connected with it, and, what is considerably in its favor, has not been taken up by that class which has done so much to bring base-ball into disfavor with so many people. The absence, too, of all gambling features is a commendable point in its favor. There is no chance for gambling, unless it be individual bets, which after all are possible with every form and condition of life.

When tennis was first introduced into this country from England it was immediately taken up by our very best society, and was considered by the members thereof as their own particular and exclusive form of recreation. In the first place, only those having or owning landed property could afford the luxury of a tennis court. The necessary implements for playing the game were rather expensive and for the most part were imported from England. Besides, it was not considered good form to appear on the tennis-field unless arrayed in radiant, if not gorgeous, apparel, though this is partly true even in these days. These, with other incidental features, kept the general public from entering into the game to any great degree.

The first game played in Newport was in 1875, and that gave tennis its first grand start in this country, though it had been previously played by Dr. Dwight and the elder Sears in Nahant, Mass. The following year found quite a large number of players in the field. From 1875 to 1880, when the United States Lawn Tennis Association was formed, the game gradually grew in popularity and was recognized as the leading pastime of society. Previous to the formation of the United States Lawn Tennis Association there were a few scattered clubs, but they did not amount to much, and were more social in their character than anything else. After a complete national organization was effected clubs sprung up all over the United States, and croquet, which had previously held the fort, was gradually superseded by the more scientific and livelier game of tennis. Our large sporting-goods manufacturers and dealers, who for years had made croquet and base-ball goods the principal part of their stock, found a new line of business open to them, and a profitable one, too, as those who bought tennis goods were generally able and willing to pay a good price. English manufacturers were under the impression that they held the field to themselves and that Americans would be obliged to send to England for first-class tennis outfits; but they soon found that Americans could turn out as good, if not superior, goods as those made in England. There are a number of factories in this country for the manufacture of racquets and other tennis implements, which give employment to a large number of men. Thus was tennis the means of doing something to advance the interests of American labor.

At the beginning of the reign of tennis, men were rather inclined to sneer at it. They were loath to enter into a game which they considered would stamp them as being effeminate. It took some time for this feeling to wear off and for common-sense to take its place. When the magnificent playing of Dr. James Dwight and the Sears brothers opened their eyes to the great possibilities of tennis, men took hold of the game with the greatest possible zest, and it was soon the most popular game in this country, with the exception of base-ball,—though the two games, as a rule, hardly appeal to the same class of people.

Tennis proved a game particularly adapted to the needs and wants of women, and was adopted by them with much enthusiasm. At first, to be sure, prudish people looked askance at the fair wielders of the racquet and commented on the degeneracy of womanhood. It was claimed, too, that tennis was injurious to health, and for that reason it was cried down in many quarters. However, it was proven conclusively that tennis is a healthful as well as enjoyable sport if not over-indulged in, which rule is applicable to almost every form of recreation. The opportunities offered women for the display of dazzling combinations of colors and styles in tennis garments was one important factor which was not overlooked by the fair sex. For what is more charming than a pretty girl clad in a neat-fitting, bright-colored tennis suit, with color in her cheeks and grace in her movements?

We have many fine lady players in this country who are more than a match for the majority of men players. The trouble with a woman in tennis seems to lie in the fact that she cannot or will not cultivate that slashing style which is sometimes so necessary to turn the tide of battle. Women generally play a very pretty and finished game, but are rather weak in their delivery. However, this cannot be said of such players as Miss Robinson or the Miss Roosevelts, who would be formidable opponents to many of our well-known male players. The gentle sex is well represented in all our large tennis clubs, and are enthusiastic in the practice of their chosen pastime. The Ladies' Club of Staten Island, as its name denotes, is composed entirely of women, and contains some of the best players in this country.

The various tournaments have done more than anything else to make tennis known to the general public, or rather that part of it which can afford the time and money to go to Newport or the other resorts where the tournaments are held. These meetings have brought out such good men as R. D. Sears, H. W. Slocum, Jr., Huntington, Slocum, and a host of others almost equally well known. Large crowds attend these tournaments, and enthusiasm runs rampant in a rather mild sort of way, as your *habitué* at tennis games is not as boisterous in his or her declarations of admiration or approval as are the attendants at the average base-ball or cricket game. The opening event of the season is the Southern championship, which is held in St. Augustine every spring. This tournament is the grand social event of the season's gayety at our quaint and pretty southern Newport. It is really a rather perfunctory affair, as the players participating in it, while of the first order, are not in condition to display their best style, and they show great improvement in their form later in the season.

Golf has done a great deal to detract from tennis in England, and writers on the other side of the water claim that it will soon almost entirely supersede its older and prettier sister game. In this country no game has yet arisen to take the place of tennis

even in a small degree. It is hardly possible that golf, if introduced into America, would materially affect tennis, as it is not as suitable to the American temperament as is tennis. In a few isolated cases it may be true that polo has taken some of the prestige away from tennis, but polo is essentially a game for the few and will never be played to a great extent in this country.

Many of our large clubs have beautiful grounds and handsomely appointed club-houses. During the season the courts are in constant use, and great care is taken to see that they are kept in first-class condition. Most of the clubs hold local tournaments, which excite great interest and are well attended. Pretty, and sometimes very costly trophies are offered, and a good-natured rivalry exists between the different members of the club. As a rule there is at least one star in every club; one who is generally sent to the larger tournaments to bring credit to his club and championship honors to himself.

The approaching season will be the most important this country has ever seen. Preparations are now being made for the large tournaments, which will surpass all former meetings in the number of entries and the class of players. The National Lawn Tennis Association was never in a more prosperous condition than at present. Its officers include such well-known players as Valentine G. Hall, H. W. Slocum, Jr., Oliver S. Campbell, and others. This insures enthusiastic work on the part of the association's officers, which is communicated to the rank and file throughout the country.

Henry W. Slocum, Jr., the champion of two years ago, has been practicing very hard all winter, and will make a great effort to regain his lost position in the tennis world. Although he only ranked fourth last summer in the list of crack players, he will probably be Campbell's strongest opponent this year. Huntington and young Sears will also make a strong bid for championship honors. Valentine G. Hall and his younger brother are splendid players, and will probably show some fine tennis before the season ends. With such men as these, and many more not mentioned, we may look to 1891 as a season replete in successful tournaments, good playing, enthusiastic crowds, and all the other accompaniments of a delightful tennis season.

*Roland Kennedy*

## GETTYSBURG MONUMENTS.

A GREAT and enduring public work is being consummated at Gettysburg, but so gradually, systematically, and quietly have the present results been attained, that the general public, outside of those who as soldiers have a keen memory of the events of that field, are but imperfectly informed of the scope and nature of the undertaking.

Soon after the close of the war an organization was chartered by the State of Pennsylvania under the name of the Gettysburg Battle-field Memorial Association, the Governor of the State being *ex-officio* president, and the Governors of all States contributing to its support *ex-officio* members of the Board of Control. As funds accumulated by appropriations from different States whose troops were present at the battle, and from the sale of membership certificates to posts of the Grand Army of the Republic and others, the money was invested in tracts of land, the total area of which now amounts to about 450 acres. The property thus acquired embraces a large number of spaces, generally of irregular form, scattered over an area of many miles, including plats just large enough for the erection and inclosing of monuments indicating positions of troops, as well as large tracts whereon whole army corps were massed and fought. The total amount thus expended, including the liberal outlay for avenues and other improvements, has been very large, but a still larger sum has been spent by the numerous regimental associations throughout the country which have thus far erected and dedicated their memorial shafts and tablets upon the field. These monuments now number over three hundred and fifty, and are scattered all over the thirty-five miles of territory included in the scenes of the three days of battle. These testimonials of valor are located with the utmost precision in all sorts of places, upon stony ridges, in the open fields, by the road-sides, in orchards, in dark



MONUMENT OF 149TH PENN. INFANTRY, CHAMBERSBURG PIKE.

thickets, in farm-yards and private gardens. There are but few duplicates. Many are conventional and unpretentious in character, but there are also numerous beautiful and highly artistic works among them. A favorite idea is that of the recumbent soldier with his musket aimed at the enemy. Another common design is the drum and stack of arms; then, too, there are camp-chests, haversacks, tents, cannon, minie-balls, banners, and all the paraphernalia of glorious war wrought in marble, granite, and bronze.

Many regiments have set up markers indicating successive positions; others have located small stones to show the right and left flanks of the alignment. In this work of location the testimony of numerous participants upon both the Union and the Confederate sides has been obtained, and the association has often found it difficult to reconcile conclusive evidence with the ambition of visiting committees to locate their memorials in the extreme advance. The grand total of the regimental and bat-

tery organizations engaged upon the Union side is 360, and upon the Confederate side, 281.

The facilities for visiting the various parts of the field are ample, and the sojourner in Gettysburg will find the guides well-posted upon all details of the struggle. Gettysburg is reached via the Pennsylvania Railroad to Harrisburg, from which point a train departs for that place via Carlisle over the Cumberland Valley Railroad, and the Gettysburg and Harrisburg Railroad. All essential points may be visited in a single day.

## PRESIDENT HARRISON AT THE HOTEL DEL MONTE.

"*A* DAY of unalloyed pleasure." That is what President Harrison said of his visit to the famous Hotel del Monte, at Monterey, California. From the hour that the "Presidential special" left Washington the trip had been a continual ovation. Covering a vast stretch of territory within a limited time, visiting many cities, addressing immense assemblages of people, banqueting and *feted* daily for two weeks, the business of his important office consuming much of his time even when traveling, Mr. Harrison arrived within the borders of the Golden State much fatigued. To give the Presidential party a day of rest and quiet pleasures, a trip to El Monte was devised and carried out.

A night of quiet repose; a trip around the famous eighteen-mile drive, with a short stop at historic Monterey; a luncheon in the woods by the seashore; a saunter through the unparalleled grounds immediately surrounding the buildings; and a magnificent dinner, at which all of the guests of the hotel were present, constituted the events of the President's visit.

Situated in the midst of a forest of remarkable extent and character, the name of the hotel (Del Monte), of Spanish origin, is most apropos, meaning as it does "of the forest." There are many varieties of trees in this great forest, the California live-oak predominating, some exceedingly venerable, many gigantic in size, all grotesque and whimsical in form. The trunks of some are hidden by a thick growth of dark-leaved ivy, others are hoary with sweeping draperies of moss.

One hundred and twenty-six acres of garden, perhaps the finest in the world, surround the hotel. The grand natural facilities for floriculture have been developed to an unmatched degree. It is not alone in summer that flowers bloom at the Hotel del Monte; in the middle of winter the grounds are brilliant with the color of blooming roses, pansies, and countless other flowers, while stretches of the tenderest plants, with callas and heliotropes in prominent profusion, are seen on every hand. Ivy, honeysuckles, and nasturtiums grow luxuriantly, only kept in bounds by the free use of shears. In January and February the first grand burst of spring color comes in the form of great beds of narcissus, tulips, crocuses, crown imperials, and the whole long list of Holland gems, arranged in beds of conventional design, in ribbons of dazzling colors, in trefoils, hearts, anchors, and every other conceivable form. One section, called Arizona, is made up wholly of cacti, many of them extremely sensitive to cold, yet thriving throughout the year. All the rare and beautiful flowering plants of countries in the southern hemisphere have found a congenial home in the grounds of the Hotel del Monte, so that during the winter months there may be seen in this vast flower-garden plants that exist nowhere else in Europe or North America outside of some private conservatories inaccessible to the public.

Macadamized walks and drives absolutely free from dust twine in and out among the trees and flower-beds. A maze several acres in extent, the walks inclosed with cypress hedges; several tennis courts; croquet grounds; a beautiful lake with numerous boats for the free use of guests at the hotel; numerous swings and bins of sand for the children, are some of the other attractions of the exquisite grounds.

The hotel itself is the embodiment of luxury and refinement, consisting of a main building and east and west annexes five stories in height, connected by sloping passages with the corresponding floors of the principal structure. The architect has produced a building admirably adapted for the purpose intended and remarkable for size, symmetry, and grandeur—combining the maximum of convenience and usefulness with the utmost possible amount of elegance and beauty.

Wide verandas surround the house and afford delightful lounging-places, each looking upon stretches of a captivating landscape. The great lobby, with its shining white paint and huge fire-place, is the favorite after-dinner meeting-place of the guests, both ladies and gentlemen. Opening out of the lobby is the elegantly appointed reading and writing room; beyond that the ladies' billiard parlor and the grand drawing-room, noble in proportions and furnished in the most luxurious manner. There is also a great ball-room with an orchestra recess, and furnished with a grand piano.

The dining-room is a magnificent apartment, which seats comfortably six hundred people. The ceiling and walls are snowy white, the floor of polished Eastern oak, and the furnishings in every detail are the most elegant and artistic, much of the table and silver ware being imported. The effect of the brilliant lights in the evening on the handsome furniture and the snow-white napery, on the dazzling silver and fine crystal ware, and the sight of hundreds of happy, cheerful faces cannot be adequately described. The culinary department is one of the most complete and best arranged and most perfectly appointed ever attached to a hotel. This department is under the charge of an accomplished *chef*. The bedrooms are not only comfortably, but handsomely furnished. The carpets are thick, soft, and pleasant under foot; and the beds and bedding luxuriously comfortable. The rooms all face upon the grounds or on the beautifully laid out court, which is inclosed on three sides by the building, and during at least some part of the day enjoy the direct rays of the sun. Most of the rooms are furnished with open fire-places, those in the lobby, library, parlors, and dining-room being finished in ornamental tiling representing scenes from the Waverley novels, the poets, Shakespeare, and mythological subjects. Running water in all rooms, private baths and closets for every two rooms, gas and ice machinery, a water-works system, and a complete dairy farm, are some of the other features of this charming resort.

Well-stocked stables, a handsome and unique club-house furnished with billiard and pool tables of the best make, and ex-

ceptionally fine bowling-alley, and the largest and most complete bath-house on the coast, are all within close proximity to the main buildings.

The bathing-pavilion is supplied with four immense swimming-tanks, the water in each of different temperature, the warmest being eighty-five degrees Fahrenheit. Beautiful tropical plants adorn the interior. Every appliance for comfort and enjoyment has been provided. Surf-bathing is engaged in during the entire year, the beach being superior to any on the coast. A long wharf has been built out into the surf for those who love to take a header.

There are many delightful drives through the 7,000 acres of wooded hills, flower-decked fields, and ocean-skirted lands comprising the demesne of the Hotel del Monte, and it was over the most beautiful and varied of these roads—the world-renowned "eighteen-mile drive"—that President Harrison was carried on the beautiful April morning which will long linger in his memory.

Seated in the great covered Foss wagon drawn by six spirited horses, and followed by a retinue of handsome vehicles, Mr. Harrison was rapidly driven through the gardens into the outskirts of old Monterey, past the Monterey mission (built in 1794), with its crumbling walls, moss-covered bell, and strange pictures of the saints, the small yard paved with the vertebrae of numerous whales; past the ancient adobe building formerly the Mexican capitol, now a public stable; past Colton Hall, the first State capitol building of California; past the old custom house, on which the stars and stripes first waved in this favored State on the 17th of July, 1846; past the cross and ancient oak-tree which mark the spot where, in 1602, Don Sebastian Vizcaino landed with two priests and celebrated the first mass ever heard in the land; past the remains of old Fort Fremont and the monument to Junipero Serra, just completed; past Portuguese and Chinese villages, and out into the glorious country beyond.

Space will not permit a full description of the charming drive along the shore of the bay, through the woods to Moss Beach, from which point to the nearest land in the Orient, due west, is full 8,000 miles, and where on the rocks thousands upon thousands of seals were basking in the sun; of the wonderful cypress-trees, to be seen nowhere else in this wide world, the nearest semblance to them being the cedar of Lebanon in the Holy Land; of the many charming nooks where luncheon and picnic parties daily pass many delightful hours; of the buffalo farm and the collection of rare animals a little further along; of the winding roads over the hills, where enchanting views can be obtained; these must be seen to be appreciated, for no pen can do them justice.

The climate here is soft and mild the year round, the sky brilliant, the atmosphere free from those mists which the cold currents carry to other sections of the coast. With every element to charm the senses, a thousand diversions to while away the hours, the seasons roll around, varied only by the fruits and flowers that follow in their train. What wonder that the President and his party regretted the necessity of leaving this earthly paradise, which has no counterpart on this continent? D.

#### JAMES ROWE: JOCKEY, TRAINER, AND STARTER.

THE phrase, "A starter is born, not made," has passed into a turf proverb, but I refuse to accept it. I believe that a starter is rather the result of accident than of design—not an accident of birth, but of vocation. Caldwell never intended to be a starter. Circumstances made him one. Rowe never dreamed of holding the flag. He took it up as a joke and a plaything, and, like Byron, awoke the next morning to find himself famous.

August Belmont said to me, a month before he died: "Mr. Rowe is very clever. He always succeeds." Mr. Belmont was right. Rowe succeeded in being born of a pious mother in Fredericksburg, Va., in 1857, and has been a success ever since. He was a success in Major McDaniels's stable at Seacaucus, N. J., which he joined in 1868, when eleven years old, and with which he remained for seven years, beginning as an exercise lad and ending as the leading jockey in the United States. His first mount was on Idaho, a horse of Mr. Belmont's breeding. He rode at seventy-three pounds and won, beating the now cele-

brated brood mare, Nellie James, in a mile and a quarter race at Monmouth. After that he leaped suddenly into favor, and was in great demand.

He was a success with Barnum, for whom, in the season of 1874, after leaving McDaniels, he rode hippodrome races. Three months of this satisfied him, and he returned to the turf, finding an engagement with T. B. & W. R. Davis for one year. By this time he was too heavy to ride, and following in the wake of other successful jockeys, he became a trainer. In this occupation his success was not less conspicuous than his fame as a jockey. When with McDaniels he had headed the list of winning jockeys for two years. As a trainer he went rapidly to the highest rung of the ladder, and there we find him to-day.

Rowe trained the first horse that ever ran a mile in 1:41 $\frac{1}{4}$ , time that we now laugh at, but in 1875 regarded as wonderful. In 1878 he joined the since world-renowned Brooklyn stable and proceeded to make the fortunes of the Dwyer Brothers, who owned at that time but three horses—Rhadamanthus, Bramble, and Warfield. "Old Rhad" was then on his last legs, but Rowe got many good races out of him. McLaughlin joined the stable, and the alliance became the strongest confederation ever known to the American turf. These men, Phil Dwyer, Mike Dwyer, Jimmy Rowe, and Jimmy McLaughlin, were the original "big four." As long as Rowe remained with the stable it was invincible. All the coveted prizes of the turf found their way to the headquarters of the "red, blue sash." The whole world remembers the victories of Luke Blackburn, Charlie Gorham, Hindoo, George Kinney, Miss Woodford, Barnes, Onondaga, Elias Lawrence, Ripple, Checkmate, Hartford, and all the rest of that famous string. A misunderstanding about Miss Woodford, the queen of the turf, caused Rowe to leave the Dwyers, after having been with them five years.

For two years he trained his own horses, War Eagle and Strickland, and in 1885 took charge of the unfortunate Fairfax stable. In the following year Mr. Belmont returned to the turf and immediately engaged Rowe at a princely salary to train the nursery stable. The "maroon and red" was often at the front in the four years that followed, and a startling climax was reached when Rowe succeeded in winning the rich Futurity of 1890 with Potomac, and in running second with Masher, both colts being of Mr. Belmont's breeding. Other notable victories were won by Raceland, Prince Royal, Fides, George Oyster, and La Tosca. Mr. Belmont's death and the sale of his horses left Rowe temporarily without an engagement. Many owners have since sought his services, but his success with the flag has brought him into such demand as a starter that he will soon be done forever with the training business. And yet, seven months ago he had not the remotest idea of ever sending off a field of horses. Some trainers were discussing the prospects of the Washington meeting last fall, and one remarked that the club could not secure a starter. "Why don't they send for me?" said Rowe, a laugh. "I'll handle the flag for 'em." The joke was taken with seriously and the next day Rowe was telegraphed for. He agreed to play starter if Mr. Belmont, to whom he was under contract for another year, would give his consent. Mr. Belmont was willing, and Rowe went to Washington to achieve instant success.

His method is unlike Caldwell's. Fifty yards back of the starting-post he has a line drawn across the track and the horses are required to toe it. At a given signal they advance toward him, slowly at first but gradually quickening the pace to a gallop. If, when they reach him, they are all in motion and closely grouped he drops the flag and the race is on, but if they are scattered too wide for a good start he sends them back to toe the line again. The plan has been remarkably successful even on the narrowest tracks.

It is not easy to decide which of the two—judge or starter—holds the more responsible position. Large fortunes daily depend on the absolute incorruptibility of each. But they must be something more than honest. If I were going to select a starter I should find a cool, resolute man, quick to see and to seize his opportunity, firm even to severity, yet strictly just to the jockeys, who are quick to note any sign of trickery or faltering resolution; a man who when he ordered them to turn round and go back would see that every one obeyed, and who would never take the slightest unfair advantage of their confidence. Such a man I believe Rowe to be.

When Caldwell retires full of years and honors I hope to see Rowe take his place, and I believe he will. If there lives another man who can fill it I have not heard of him.

Caldwell is the best paid official in the United States. His actual working time each day is not over an hour and a half, even when there are long delays at the post, and his income is \$30,000 annually. During the greater part of the last winter his salary was \$200 a day. For the rest of the season it will be half that sum. The judges receive \$50 a day.

No man on the turf is more deserving of popularity than Rowe. His friends are legion, and he enjoys the confidence and esteem of the entire race-going community.

VICTOR SMITH.

#### WALL STREET.—THE GOLD PUZZLE.

THERE are three significant things to consider in connection with the condition of affairs in Wall Street just at this time. First, the enormous shipments of gold—the largest on record—embracing \$40,000,000 within the past few weeks, and including nearly \$8,000,000 last week; secondly, the inherent strength of the market, and its power of resistance against the strongest adverse influences; thirdly, the low rate of interest for money, which has prevailed in spite of the fact that interest rates are advancing in all the money centres of Europe.

I take to myself the credit of having predicted, while other financial writers were belittling the gold shipments, the fact that they would continue, and

that they would prove a perplexing problem for the Street. Writers on finance who restrict their observations simply to the New York market, and do not follow the course of business at the other great financial centres in the United States as well as in Europe, are not fully equipped for their work.

The knowledge of the fact that it is in the power of the Russian Government at any day to bring on a panic in Paris or Berlin, possibly in London, by the withdrawal of a hundred millions of gold that it has on deposit in Paris, London, Berlin, and Amsterdam, is sufficient at any time to lead far-seeing men on Wall Street, like Gould, Sage, and others, into selling stocks and "getting from under." The fact that the Gould stocks were the first to give way in the face of gold shipments was very significant to me. It did not indicate that Mr. Gould was on the bear side; but it showed that he was ready to take a profit when he knew the market was inclined to turn, and I understand Mr. Cammack acted with him.

I am not an alarmist, but my readers will bear me out in the statement that I have always told them the truth. I have stated my convictions, whether they have been right or wrong, and usually they have been very nearly right. I look for higher rates of money in this country, and this will serve one good purpose—it will tend to keep our own money at home and curtail shipments of funds abroad. It will also tend to attract money to Wall Street, and thus preserve, for a time at least, the equilibrium of things. The weekly bank statements have shown that a great deal of money has come into New York, though the time will come before long when the bank statements will not be quite as encouraging as they have been.

I notice that a large number of so-called industrial securities—they should properly be termed "industrial speculatives"—are being put upon the market. I advise my readers to be exceedingly cautious as to how they invest in them. The preferred stocks promise eight per cent. dividends, and the common all the way from eight to eighteen per cent. If these businesses were so prosperous and warranted such returns they would not be offered so freely for sale to the public. There is a distinct line that must be drawn between these "industrial speculatives" and *commercial investment stocks*, such as the Claffin, the Thurber-Whyland, the Trow Printing Company, and others that I might mention. They have something behind them, and at least some of these have shown by a splendid record that they are based on a capacity to earn, and to continue to earn, dividends.

From San Antonio "D. W. G." writes for my opinion as to the solidity and standing of the Columbia Building and Loan Association, of Denver, Colorado. I have said in answer to similar inquiries from other sources, that I cannot give information regarding concerns that have no standing in Wall Street, and no particular patronage among the moneyed men of New York. I suggest that my correspondent inquire through some mercantile agency of recognized standing.

From New York I have the following:

"JASPER": DEAR SIR:—I understand from well-informed parties that the Pacific Mail Steamship Company has earned for the past year three-quarters of a million. Don't you think the stock is a great purchase at present prices, even if the company don't get the subsidy from the Government? I imagine that the line has a great future, has no debts, and is bound to become a dividend-payer in time, especially with the increased traffic which the Chicago Fair will give it. Please give your valuable and so excellent judgment on it, and oblige.

ONE OF YOUR GREAT ADMIRERS."

In the hands of such men as the Vanderbilts, Pacific Mail would be worth twice what it is to-day; but it has been so constantly the subject of manipulation that I am in mortal terror of it. I have heard frequently, from men who thought they knew all about the stock, that it was destined to resume dividends and sell at its old and extravagant figures. But these rumors always came to naught, and culminated in a slump in which outsiders always suffered and insiders reaped the profit. If one has money to invest in a speculative security, and will put it away, I think Pacific Mail may give him as good an opportunity as anything else to turn a profit, provided he buys at the right time and knows when to sell.

"HARVARD, ILL., 5-15-91.  
"JASPER":—What do you think about "Wisconsin Central" at 20 $\frac{1}{2}$ ? Do you think it would be a good investment? I will thank you very much if you will answer this through the columns of your paper.

SMITH."

Wisconsin Central is a fair speculation, but by no means an investment. If one wants a speculative stock, it would be better to take a more active one than Wisconsin Central. The Missouri, Kansas and Texas preferred, selling at about the same price, I think would be better; or even the Texas Pacific. However, my correspondent may have advices about Wisconsin Central that have not reached me.

"PHILA., May 14th, 1891.  
"DEAR SIR:—Will you oblige me by giving me your opinion on the Atchison, Topeka and Santa Fé Railroad first mortgage bonds? Do you consider them a safe investment?—as I wish to make an investment that will be secure as long as I live. I am very much pleased with your articles in the WEEKLY. Oblige yours,

ENGINEER."

My inquirer no doubt refers to the general mortgage bonds of the Topeka and Santa Fé, and not the first mortgage bonds, as those of the firsts that have not been taken are not dealt in to any extent. The first, or general, mortgage fours of the Atchison road are considered by many an excellent investment; but I learn from parties who recently went over the road that its business is not what it should be, and I certainly should not call it a safe investment for any one. My investigation would rather lead me to prefer Rio Grande Western fours, or the Missouri, Kansas and Texas fours, selling at a little less than the Atchison. None of these low-priced bonds can be called "safe investments." The latter can only be secured by paying a great deal more than the bonds I have mentioned are selling at.

"PETERSBURG, ILL., May 14th, 1891.  
"JASPER":—What is your opinion of Chicago and Alton common stock at present quotations to buy outright as an investment? Can this stock be bought any day upon the Chicago Exchange? We notice it is frequently not quoted in Chicago papers. Would you consider it as good, or a better investment than C. B. and Q., or Rock Island, at prices now? Please reply through FRANK LESLIE's, and oblige.

"Yours truly,  
G. H. W."

Chicago and Alton common is strictly an investment security, and therefore very little of it is sold. If bought outright, so long as the present conservative management continues, I should call it a first-class investment. So little of the stock is sold, that it can only be bought when offers are made, and these usually come in times of slumps or panics. It can be purchased through a Chicago broker, but my correspondent cannot expect to get it when he wants it. He will have to wait for it unless he bids up the price. I certainly consider it a much better investment than Burlington or Rock Island.

*Jasper*



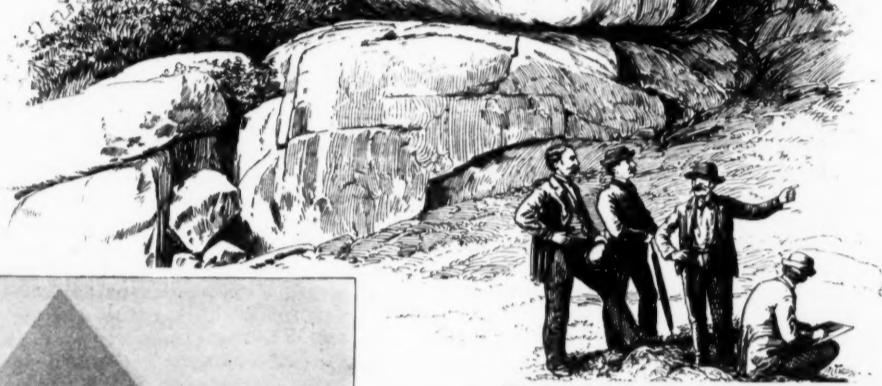
JAMES ROWE.



The Battle-field from Little Round Top.



Third New York Independent Battery, Cemetery Hill.



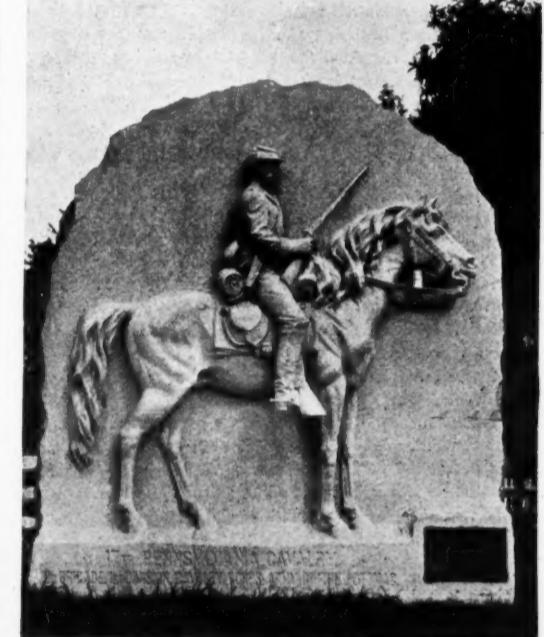
The Devil's Den.



Twentieth Connecticut Infantry, Slocum Avenue, Culp's Hill.



First Massachusetts Infantry, Emmetsburg Road.



Seventeenth Pennsylvania Cavalry monument.



Eastern Shore Maryland Volunteer Infantry.



General G. K. Warren, Little Round Top.



Thirteenth Massachusetts Infantry, Reynolds Avenue.



One Hundred and Twenty-third New York Infantry, Culp's Hill.

THE BATTLE-FIELD OF GETTYSBURG AND ITS MONUMENTS.

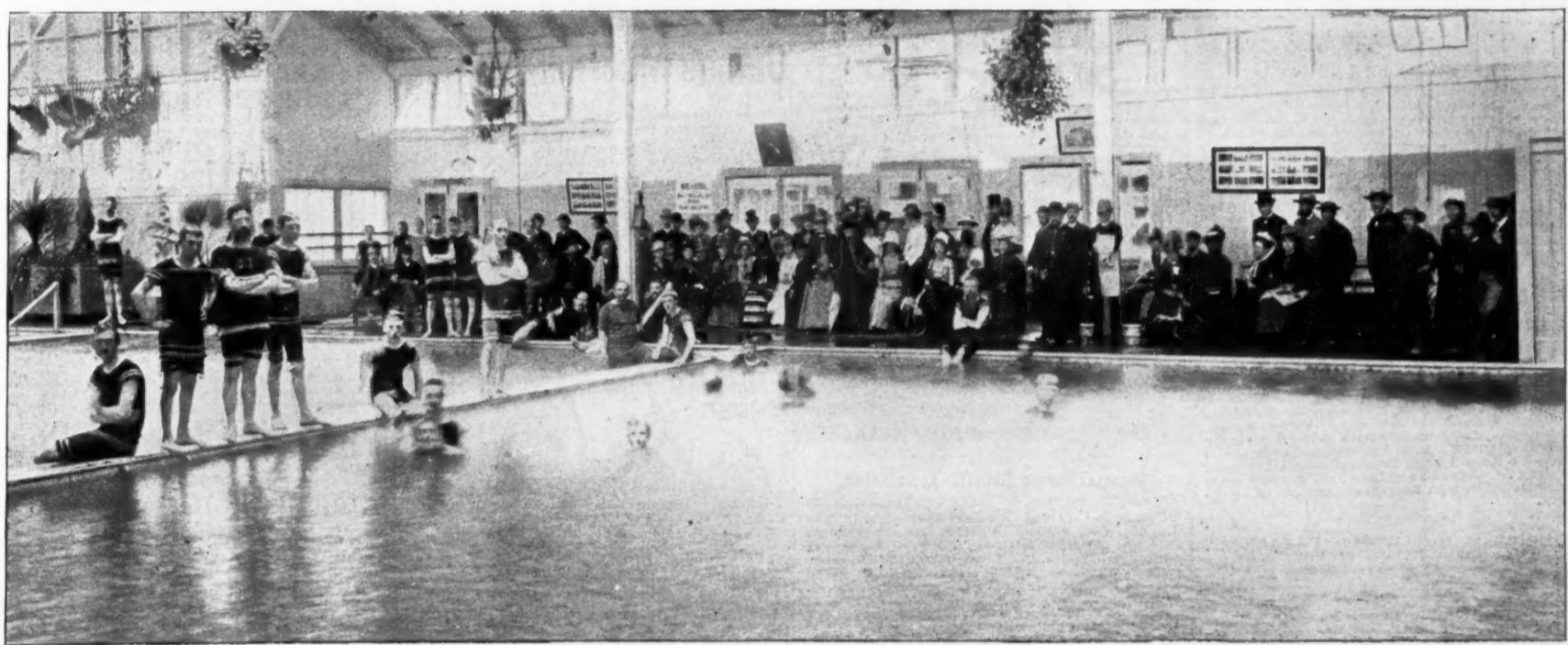
PHOTOS BY FRANK H. TAYLOR.—[SEE PAGE 290.]



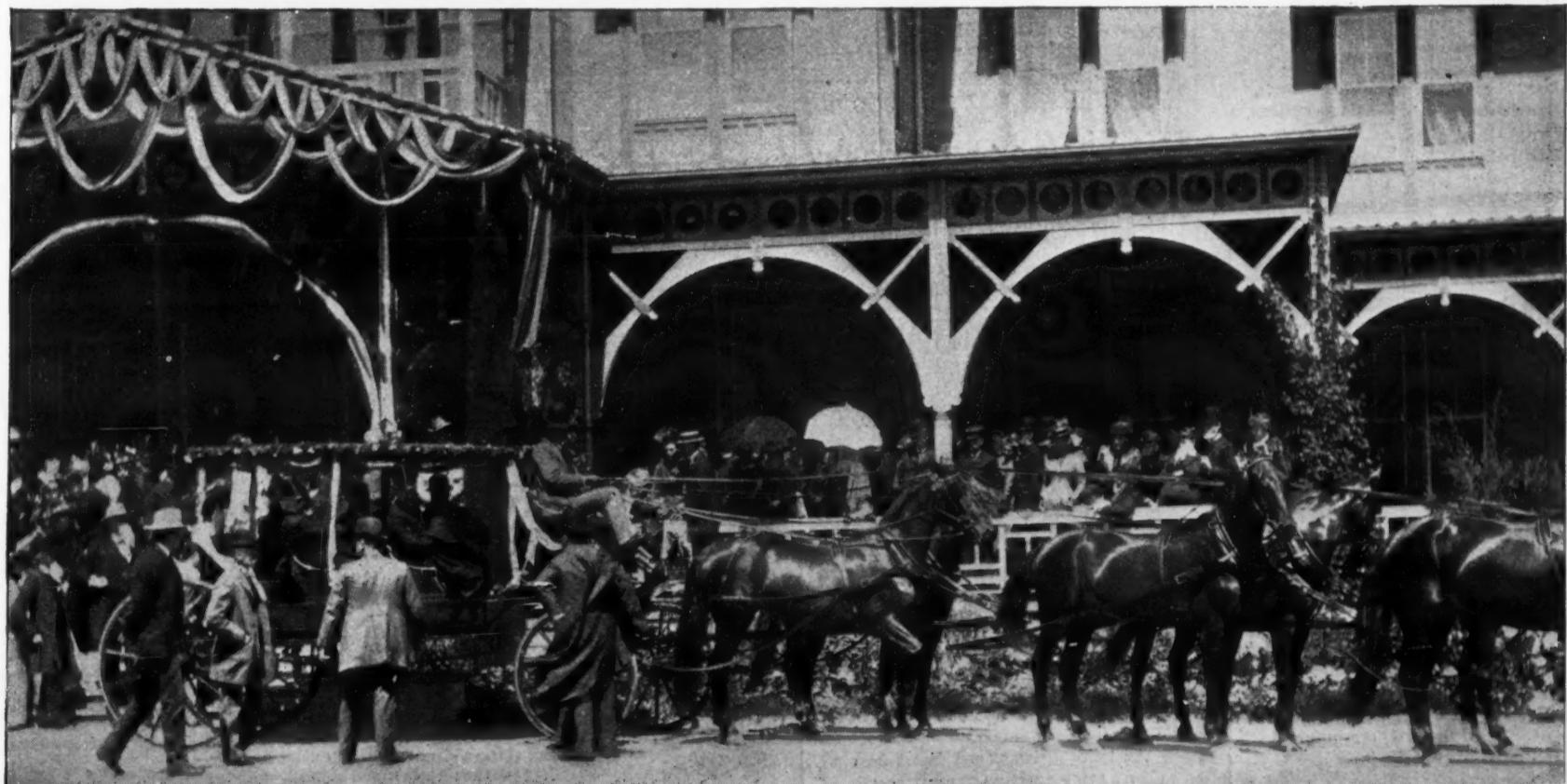
THE ARIZONA GARDEN, HOTEL DEL MONTE.



THE MIDLAND ROCK.



INTERIOR OF THE BATH-HOUSE OF THE HOTEL DEL MONTE.



THE PRESIDENT AND PARTY LEAVING THE HOTEL.

THE RECENT VISIT OF PRESIDENT HARRISON TO MONTEREY, CALIFORNIA.  
[SEE PAGE 290.]

**THE WESTERN EXPRESS**  
of the Pennsylvania Railroad is the great evening train out of New York. It leaves stations foot of Cortlandt and Desbrosses streets daily, at 6:30 P.M., for the cities of the West, delivering its passengers in Chicago, Cincinnati and St. Louis at the most seasonable hours. It is completely equipped with Pullman vestibuled sleeping and dining cars.

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is the standard railway of America. Its road-bed is recognized as the most substantial and its trains are protected by the block-signal system throughout and with stone and iron bridges and stone ballasts. It is the cleanest as well as the safest of American roads.

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is the most completely appointed passenger train in the world. It presents every comfort and convenience known to modern railway travel. The Limited leaves New York every day at 10 A.M., arriving at Chicago 9:45 A.M., and at Cincinnati 7:10 A.M., the next day.

**THE CHICAGO, ST. LOUIS AND CINCINNATI EXPRESS**  
of the Pennsylvania Railroad is one of the most desirable passenger trains running between the East and West. It is equipped with Pullman vestibuled sleeping and dining cars, and it runs over the magnificent road-bed of the Pennsylvania Route on fast time; leaving New York 2 P.M., daily, it reaches Cincinnati 10:50 A.M., Chicago, 5 P.M., and St. Louis, 7:40 P.M., the next day. In all respects it is a good second to the Limited.

**Lewis G. Tewksbury, Banker, at 50 Broadway, New York, says:** "The market maintains great strength under all the disquieting rumors. Crop prospects are bright and railroad earnings must improve."

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**PROBABLY NO YOUNG CITY OF THIS COUNTRY HAS SO BRIGHT A FUTURE AS DULUTH.** In 1880 it had less than 30,000 inhabitants, and in 1890 had 32,725, exclusive of its suburbs. It has great advantages, and is growing rapidly. C. E. Lovett & Co., whose card appears in this issue, are one of the most reliable real-estate firms there, and are extensive dealers.

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Alcock's Porous Plasters are purely vegetable. They are mild but effective, sure and quick in their action, and absolutely harmless.

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"THE GREAT PAIN RELIEVER," cures Cramps, colic, colds; all pains. 25 cents a bottle.

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When Baby was sick, we gave her Castoria,  
When she was a Child, she cried for Castoria,  
When she became Miss, she clung to Castoria,  
When she had Children, she gave them Castoria.

It is a season for loud dressing by the females, and the following conversation was overheard on a street car: *First Dressmaker*—"Have you had many successes this season?" *Second Dressmaker* (proudly)—"Oh, dear, yes. Do you know, one of my dresses caused a runaway accident."—*Philadelphia Record*.



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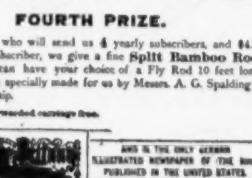
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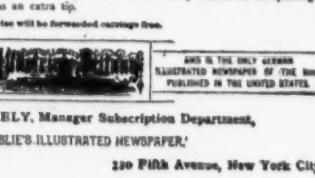
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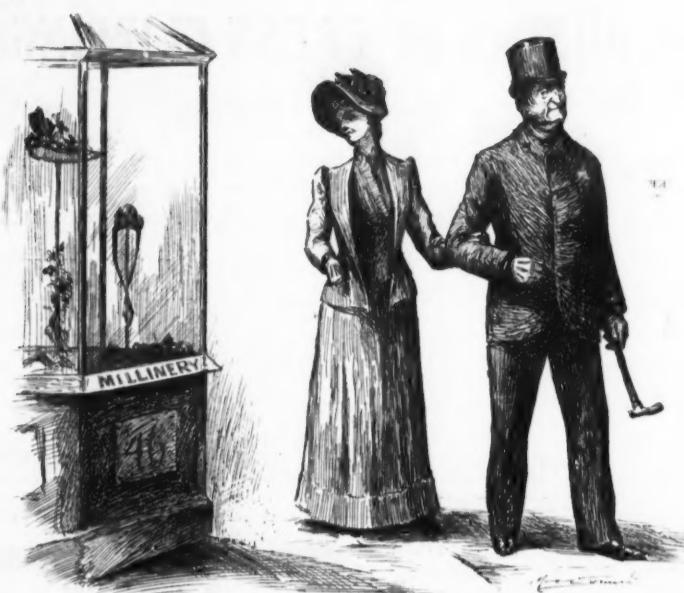
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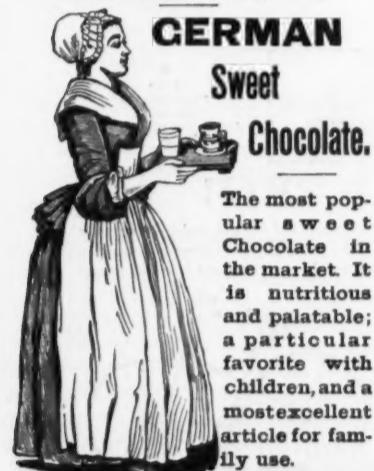
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